

EXHIBIT 12

Filed Redacted/Under Seal

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 1

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

LD, DB, BW, RH, and CJ, ON BEHALF OF
THEMSELVES AND ALL OTHER SIMILARLY
SITUATED,

Plaintiffs,

vs. CASE NO. 4:20-CV-02254-YGR

UNITED HEALTHCARE INSURANCE COMPANY, A
CONNECTICUT CORPORATION, UNITED
BEHAVIORAL HEALTH, A CALIFORNIA
CORPORATION, AND MULTIPLAN INC., A NEW
YORK CORPORATION,

Defendants.

CONFIDENTIAL/ATTORNEYS EYES ONLY
VTC VIDEOTAPED

30(b)(6)

DEPOSITION OF: UNITED BEHAVIORAL HEALTH
BY: DENISE C. STRAIT
(Appearing by VTC)

DATE: July 20, 2022

TIME: 12:11 p.m.

LOCATION: 4362 Sportsman Club Road
Johnstown, Ohio

TAKEN BY: Counsel for the Plaintiffs

REPORTED BY: Susan M. Valsecchi, Registered
Professional Reporter, CRR
(Appearing by VTC)

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 2

1 APPEARANCES OF COUNSEL:

2 ATTORNEYS FOR PLAINTIFFS

3 LD, DB, BW, RH, and CJ, ON BEHALF OF
4 THEMSELVES AND ALL OTHER SIMILARLY
5 SITUATED:

6 ARNALL GOLDEN GREGORY LLP

7 BY: MATTHEW M. LAVIN

8 (Appearing by VTC)

9 1775 Pennsylvania Avenue NW
10 Suite 1000

11 Washington, DC 20006

12 (202) 677-4048

13 matt.lavin@agg.com

14 - and -

15 ARNALL GOLDEN GREGORY LLP

16 BY: AARON R. MODIANO

17 (Appearing by VTC)

18 171 17th Street NW

19 Suite 2100

20 Atlanta, GA 30363

21 (202) 677-4048

22 aaron.modiano@agg.com

23 - and -

24 ARNALL GOLDEN GREGORY LLP

25 BY: NATALIE L. CASCARIO

(Appearing by VTC)

1775 Pennsylvania Avenue NW
Suite 1000

Washington, DC 20006

(202) 677-4048

natalie.cascario@agg.com

- and -

ARNALL GOLDEN GREGORY LLP

BY: NICOLE WEMHOFF

(Appearing by VTC)

1775 Pennsylvania Avenue NW
Suite 1000

Washington, DC 20006

nicole.wemhoff@agg.com

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 3

1 ATTORNEYS FOR DEFENDANT
2 MULTIPLAN INC.:

3 PHELPS DUNBAR LLP
4 BY: TAYLOR CROUSILLAC
(Appearing by VTC)
5 II City Plaza - 400 Convention Street
Suite 1100
6 Baton Rouge, LA 70802
(225) 344-4803
7 taylor.crousillac@phelps.com

8 ATTORNEYS FOR THE UNITED DEFENDANTS:

9 GIBSON DUNN & CRUTCHER LLP
10 BY: GEOFFREY SIGLER
(Appearing by VTC)
11 1050 Connecticut Avenue NW,
Washington, DC 20036
(202) 955-8500
gsigler@gibsondunn.com

12 - and -

13 GIBSON DUNN & CRUTCHER LLP
14 BY: MATTHEW G. AIKEN
(Appearing by VTC)
15 555 Mission Street
Suite 3000
16 San Francisco, CA 94105
(202) 887-3688
17 maiken@gibsondunn.com

18 ALSO PRESENT VIA VTC:
19 Sam Francis, Videographer
Dewey Nelson, Concierge
20 Joann Lee, Optum
21

(INDEX AT REAR OF TRANSCRIPT)

1 THE VIDEOGRAPHER: Good afternoon,
2 everyone. We're going on the record at
3 12:11 p.m. on July 20th, 2022.

4 Please note that this deposition is
5 being conducted virtually. Quality of
6 recording depends on quality of the camera
7 and internet connection of participants.
8 What is seen from the witness and heard on
9 screen is what will be recorded.

10 Audio and video recording will continue
11 to take place unless all parties agree to go
12 off the record.

13 This is Media Unit 1 of the
14 video-recorded deposition of Ms. Denise
15 Strait, who is a 30(b)(6), taken in the
16 matter of LD, et al., versus United, et al.,
17 filed in the United States District Court
18 for the Northern District of California,
19 Oakland Division, Case Number
20 4:20-cv-02-254-YGR.

21 This deposition is being conducted
22 remotely using virtual technology. My name
23 is Sam Francis, representing Veritext Legal
24 Solutions, and I'm the videographer.

25 The court reporter today is Ms. Susan

1 Valsecchi from the firm Veritext Legal
2 Solutions as well.

3 I am not authorized to administer an
4 oath. I'm not related to any party in this
5 action, nor am I financially interested in
6 the outcome.

7 If there are any -- if there are any
8 objections to proceeding, please state them
9 at the time of your appearance.

10 At this time, will counsel please state
11 their appearances and affiliations for the
12 record, beginning with the noticing
13 attorney.

14 MR. LAVIN: This is Matt Lavin from
15 Arnall, Golden, Gregory, for the Plaintiffs,
16 and I'm joined by my colleagues Nicole
17 Wemhoff, also of Arnall, Golden, Gregory,
18 and Aaron Modiano also of Arnall, Golden,
19 Gregory, and Natalie Cascario, also of
20 Arnall, Golden, Gregory.

21 MR. CROUSILLIAC: This is Taylor
22 Crousilliac from Phelps Dunbar on behalf of
23 Defendant MultiPlan, Inc.

24 MR. SIGLER: This is Geoff Sigler on
25 behalf of the United defendants. I'm joined

1 by my colleague from Gibson Dunn, Matt
2 Aiken, and an in-house lawyer representing
3 Optum, Joann Lee.

4 THE COURT REPORTER: All right. I'm
5 going to read a quick stipulation for the
6 record and then swear the witness in.

7 The attorneys participating in this
8 deposition acknowledge that I am not
9 physically present in the deposition room
10 and that I will be reporting this deposition
11 remotely.

12 They further acknowledge that in lieu
13 of an oath administered in person, I will
14 administer the oath remotely.

15 The parties further agree that if the
16 witness is testifying from a state where I
17 am not a Notary that the witness may be
18 sworn in by an out-of-state Notary.

19 If any party has an objection to this
20 manner of reporting, please state it now.

21 [NO RESPONSE]

22 THE COURT REPORTER: Hearing none, I
23 will proceed.

24 Ms. Strait, would you please raise your
25 right hand to be sworn.

1 Do you solemnly swear to tell the
2 truth, the whole truth, and nothing but the
3 truth so help you God?

4 THE WITNESS: I do.

5 THE COURT REPORTER: Thank you.

6 THE VIDEOGRAPHER: Please proceed,
7 Counsel.

8 DENISE C. STRAIT

9 being first duly sworn, testified as follows:

10 EXAMINATION

11 BY MR. LAVIN:

12 Q. Good morning, ma'am. State your name
13 for the record, please.

14 A. Denise Strait.

15 Q. And Ms. Strait, have you ever been
16 deposed before?

17 A. Yes.

18 Q. Do you know approximately how many
19 times?

20 A. Five or six.

21 Q. Do you remember when the first time you
22 were deposed was?

23 A. With another organization I
24 represented. It would have been back in 1994 or
25 '95.

1 Q. Those five or six times that you've
2 been deposed, were those in a professional capacity
3 or were those personal capacity?

4 A. All professional.

5 Q. When was the last time you were
6 deposed?

7 A. Approximately November of 2021.

8 Q. Do you remember what the nature of that
9 case was?

10 A. If I recall properly, it was with
11 regard to appeal outcomes.

12 Q. And do you remember if you were a
13 30(b)(6) witness or were you testifying in an
14 individual capacity?

15 A. I was testifying for the organization.

16 Q. And was that organization United
17 Behavioral Health?

18 A. Yes.

19 Q. Do you remember what the name of the
20 Plaintiff was in that case?

21 A. I do not.

22 Q. Do you remember -- sorry, there's a
23 little bit of lag. I don't know if anyone else is
24 experiencing it on the video or not.

25 THE COURT REPORTER: Honestly, I think

1 we probably should go off the record.

2 MR. LAVIN: Let's go off the record.

3 THE VIDEOGRAPHER: Ending Media 1. The
4 time now is 12:17 p.m. We're going off the
5 record.

6 (A brief recess was held.)

7 THE VIDEOGRAPHER: The time now is
8 12:22 p.m. We're going back on the record.
9 Please proceed, Counsel.

10 BY MR. LAVIN:

11 Q. Okay, Ms. Strait, I think you mentioned
12 we were talking about the last time you were
13 deposed in November of '21, and I was asking if you
14 remembered the name of the Plaintiff in that case.

15 A. I don't recall.

16 Q. Do you remember if those involved -- if
17 that case involved behavioral health claims or not?

18 A. Yes, it did.

19 Q. Do you remember the name of the
20 attorney who took your deposition in that case?

21 A. No.

22 Q. And the time before that, when was the
23 time previous to that that you were deposed?

24 A. Perhaps June or July of 2021.

25 Q. Okay. And do you remember if in that

1 case you were testifying as a corporate
2 representative of United Behavioral Health, or was
3 it as an individual who works for United Behavioral
4 Health?

5 A. As a corporate representative for
6 United Behavioral Health.

7 Q. And do you remember the name of that
8 case?

9 A. No.

10 Q. Do you remember what types of claims
11 were at issue? Were they behavioral health claims?

12 A. Yes, they were.

13 Q. Do you remember the name of the
14 attorney who took your deposition in that case?

15 A. No.

16 Q. Okay. What about the time before June
17 '21?

18 A. I don't recall specifically.

19 Q. Do you remember specifically any of the
20 depositions taken of you before June of '21?

21 A. I remember that there were depositions
22 taken before June of '21, yes.

23 Q. Do you know if you were serving as a
24 corporate representative in all of those
25 depositions?

1 A. I was, in all the cases.

2 Q. Have you ever testified at trial?

3 A. No.

4 Q. Have you ever prepared something
5 called, or signed something called, a declaration
6 that was filed in a case, if you know?

7 A. I don't recall.

8 Q. And who is your current employer?

9 A. Optum Behavioral Health, or Optum
10 Health, more specifically.

11 Q. What is your title at Optum Health?

12 A. Vice president behavioral health claims
13 and appeals.

14 Q. And for how long have you been in that
15 position?

16 A. Nine years.

17 Q. Did you have a position prior to that
18 at Optum?

19 A. No, my prior position was with
20 UnitedHealthcare.

21 Q. What did you do at UnitedHealthcare
22 nine years ago?

23 A. I was the senior director of provider
24 loading operations.

25 Q. And did you have any position prior to

1 that at UnitedHealthcare?

2 A. Yes.

3 Q. And what was that position?

4 A. As director -- director of
5 credentialing operations.

6 Q. How many years did you work at
7 UnitedHealthcare?

8 A. 25.

9 Q. Until nine years ago when you came over
10 to Optum, correct?

11 A. No, that's all encompassing, 25 years
12 with UnitedHealthcare and Optum.

13 Q. What is United Behavioral Health? Is
14 that a subsidiary of Optum? Is that a DBA of
15 Optum?

16 A. It's -- United Behavioral Health is a
17 business entity under Optum Health that specializes
18 operations around behavioral health care.

19 Q. And what operations around behavioral
20 health care is United Behavioral Health responsible
21 for?

22 A. Claims and appeals that are overseen by
23 me, as well as clinical operations, call center
24 operations, payment integrity, and provider
25 operations.

1 Q. So claims processing of behavioral
2 health, claims submitted to UnitedHealthcare, or
3 UBH, that would be the first role of UBH, correct?

4 A. One of the -- one of the roles, yes.

5 Q. And then I think you said the second
6 one was call center. Can you elaborate a little
7 bit on that? What is the call center?

8 A. That would be more often probably known
9 as customer service, or a contact center for
10 members and providers.

11 Q. Got it. And what about -- what is
12 payment integrity?

13 A. Payment integrity is the arm of the
14 organization that analyzes for fraud, waste, abuse,
15 and error.

16 Q. And what about provider operations?

17 A. Provider operations loads all of the
18 provider contracts and fee schedules and provider
19 demographics for in-network contracted providers.

20 Q. In your current position at Optum, who
21 do you report to?

22 A. I report to chief operating officer of
23 Optum Behavioral Health, Chad Burkholder.

24 Q. Do you know how long -- for how long
25 you've reported to Chad Burkholder?

1 A. Approximately four years.

2 Q. And who did you report to before Chad
3 Burkholder?

4 A. Richard Larmand.

5 Q. And did you report to anybody else at
6 Optum before Richard Larmand?

7 A. No.

8 Q. Ms. Strait, how many people report to
9 you directly right now at Optum?

10 A. Direct reports, five.

11 Q. Can you give me their names?

12 A. Lisa Barr, David Campbell, Jennifer
13 Virro, Jillian Wheck, and Brenda Augustine.

14 Q. In your current role at Optum, how many
15 employees do you oversee in total?

16 A. 883.

17 Q. Precise number.

18 Okay. As your counsel has probably
19 explained to you, I represent the Plaintiff in this
20 case. And do you have an understanding of what
21 this case is about?

22 A. I do.

23 Q. What is your understanding?

24 A. My understanding is the case is a
25 challenge on out-of-network reimbursement.

1 Q. Do you know if it's a challenge to any
2 particular services related to out-of-network
3 reimbursement?

4 A. In terms of outpatient services.

5 Q. Did you do anything to prepare for
6 today's deposition?

7 A. Yes.

8 Q. Okay. What did you do to prepare?

9 A. I prepared with counsel, reviewing the
10 deposition notice, some elements within the
11 deposition notice that I would be called to witness
12 on.

13 Q. About how many times did you meet with
14 counsel?

15 A. I believe four.

16 Q. Do you remember how many total hours
17 you met with counsel during those four times?

18 A. Between eight and ten.

19 Q. Do you remember who the attorneys were
20 that you met with?

21 A. Represented here today, Geoffrey
22 Sigler, Matthew Aiken, and Joanne Lee from Optum
23 legal.

24 Q. Were there any other attorneys in any
25 of those four meetings?

1 A. Not that I recall.

2 Q. Were there any other individuals from
3 Optum or UnitedHealthcare at any of those meetings?

4 A. One additional Optum representative,
5 Han Nguyen.

6 THE COURT REPORTER: Say the name
7 again.

8 THE WITNESS: Han, H-A-N, Nguyen,
9 N-G-U-Y-E-N.

10 BY MR. LAVIN:

11 Q. What is Han Nguyen's role at Optum?

12 A. Also our corporate legal
13 representative.

14 Q. So is Han Nguyen a he or a she?

15 A. A she.

16 Q. Is Ms. Nguyen an attorney or a
17 paralegal, if you know?

18 A. I don't know the answer to that
19 question.

20 Q. Did you discuss -- in preparing for
21 this deposition, did you discuss this deposition or
22 this case with anybody at UnitedHealthcare?

23 A. No.

24 Q. In preparing for this deposition, did
25 you discuss this case or this deposition with

1 anybody at MultiPlan?

2 A. No.

3 Q. In your current role at Optum, do you
4 ever interact with individuals from MultiPlan?

5 A. No.

6 Q. Do you interact with individuals from
7 UnitedHealthcare?

8 A. Yes.

9 Q. Are there many individuals or are there
10 a few in particular that you interact with at
11 UnitedHealthcare?

12 A. Many.

13 Q. Are you familiar with Rebecca Paradise?

14 A. I am familiar with Rebecca's name, yes.

15 Q. Is she somebody who you personally
16 interact with at UnitedHealthcare?

17 A. No.

18 Q. Are you familiar with Jolene Bradley at
19 UnitedHealthcare?

20 A. I'm familiar with the name, yes.

21 Q. Is she somebody that you personally
22 interact with at UnitedHealthcare?

23 A. No.

24 Q. Do you know if your team interacts with
25 her?

1 A. I don't.

2 Q. What about Ray Lopez; are you familiar
3 with him at UnitedHealthcare?

4 A. No.

5 Q. Did you review any documents besides
6 the deposition notice to get ready for your
7 testimony today?

8 A. A handful of documents, yes.

9 Q. Do you remember what those documents
10 were?

11 A. Provider remittance advice, summary
12 plan documents, and appeal letters.

13 Q. Do you remember -- you know, talking
14 about the provider remittance advices, do you
15 remember what providers those provider remittance
16 advices related to?

17 A. No.

18 Q. Do you remember who the members were
19 whose claims were reflected in those PRAs?

20 A. No.

21 Q. All right. I think you said you looked
22 at some summary plan documents also, correct?

23 A. Correct.

24 Q. Do you remember who the ASO clients
25 were related to those summary plan descriptions?

1 A. I recall Apple.

2 Q. Do you recall --

3 A. I'm not sure that I reviewed anything
4 other than an Apple SPD.

5 Q. And you said you looked at some appeal
6 letters. Can you describe those for me?

7 A. It's just a common outcome of an
8 appeal, is to send a letter to the claimants,
9 whether it be a provider or a member, indicating
10 what the outcome of that appeal was, and that's
11 what was reviewed.

12 Q. Did those appeal letters relate to the
13 Plaintiffs in this case?

14 A. Yes.

15 Q. Do you remember which Plaintiffs they
16 related to?

17 A. Not specifically.

18 Q. Were those just kind of template
19 letters that went out, or were they custom letters,
20 or do you recall?

21 MR. SIGLER: Objection to form.

22 THE WITNESS: All of the appeal letters
23 are -- are a combination of template letters
24 with customized text, so it would be both.

25 BY MR. LAVIN:

1 Q. How is an appeal letter generated at
2 Optum? Is it -- does somebody choose a couple
3 different options of template language for an
4 appeal letter? Does somebody write one by hand
5 occasionally?

6 A. A good bit of the appeal letter process
7 is a letter-generation system where those details
8 of the member and provider are entered into the
9 appeals system, and then it delivers the
10 appropriate templates to an appeals coordinator to
11 complete the customized text.

12 Once they have completed that, then
13 they send the letter back to the letter generation
14 system, which then puts that on to a vendor for
15 mailing.

16 Q. So does an individual review every
17 appeal letter response from Optum?

18 A. The individual creates every appeal
19 letter from Optum.

20 Q. So every per claim appeal, say, is
21 created by an individual for that particular claim;
22 is that what your testimony is?

23 A. For that particular appeal.

24 Q. Okay. So we -- there's some documents.
25 I think you mentioned you may have looked at some

1 of these in preparation for today, but do you have
2 access to the Exhibit Share?

3 A. I do.

4 MR. LAVIN: Okay. Can we look at
5 Exhibit 1?

6 THE WITNESS: And for reference, you
7 will see me looking to my left. I have a
8 second screen where the exhibits will be
9 brought up on.

10 MR. LAVIN: That's fine.

11 (EXHIBIT 1, July 18, 2022, 30(b)(6)
12 Notice of Denise Strait, was marked for
13 identification.)

14 BY MR. LAVIN:

15 Q. So within that document -- first of
16 all, do you recognize that document at all?

17 A. This is the Gibson Dunn letter dated
18 July 6th of 2022.

19 Q. I think I have --

20 A. I'm sorry, that's Number 2. There we
21 go. Northern District of California, Oakland
22 Division, Notice of Taking Deposition.

23 Are we referring to the same document?

24 Q. We are, Exhibit 1. So Exhibit 1 is --
25 it's entitled Notice of Taking Deposition Pursuant

1 to Federal Rule of Civil Procedure 30(b)(6),
2 Corporate Representative for United Behavioral
3 Health: Denise Strait. And it is dated July 18th,
4 2022.

5 And my question for you is, Have you
6 ever seen this document before?

7 A. Yes.

8 Q. And are you appearing here today
9 pursuant to this deposition notice?

10 A. Yes.

11 MR. SIGLER: And at this point, I
12 just -- Matt, just briefly, I'd like to note
13 for the record that Ms. Strait is appearing
14 and has been designated by United Behavioral
15 Health subject to the objections and
16 clarifications in our written
17 correspondence, our letters of March 23rd,
18 2022, and March -- excuse me -- July 6th of
19 2022. But subject to those letters,
20 Ms. Strait is the designee.

21 BY MR. LAVIN:

22 Q. All right. And do you know which
23 categories in this deposition notice you have been
24 designated to testify on?

25 A. I remember there were 38 of them, but I

1 don't remember specifically which ones --

2 Q. Okay. Well, let's go to --

3 A. -- pertain to me.

4 MR. LAVIN: Sure, let's go to the next
5 letter -- the next exhibit, Exhibit 2, which
6 is that letter you referenced.

7 THE WITNESS: Okay.

8 (EXHIBIT 2, July 6, 2022, Letter to
9 Plaintiffs' Counsel, was marked for
10 identification.)

11 BY MR. LAVIN:

12 Q. And have you ever seen this letter
13 before?

14 A. No.

15 Q. Okay. If we take a look at this, this
16 is a letter from your attorneys to us. And if we
17 look on the next -- the second page -- do you see
18 where it says "Third"?

19 And then if we read down, it says,
20 "There are, however, a handful of topics" -- it
21 says Topics 8, 10, 13, 14, 13 -- excuse me --
22 "Topics 8, 10, 13, 14, 15, 31..."

23 Do you see that in there?

24 A. I do.

25 Q. "...that we anticipate UBH's designee

1 will be better-positioned to address."

2 And then if we look down, it says,
3 "There are also two broadly-worded topics," 9 and
4 38, "on which both designees may have information."

5 Is it your understanding that those are
6 the topics you will be testifying on today?

7 A. As -- as UBH designee, yes.

8 Q. And did you do anything specifically to
9 prepare for those particular topics as they are
10 referenced in Exhibit 1?

11 A. Only a review of the topics with
12 counsel.

13 Q. They're -- they're topics that you feel
14 confident to testify to today, correct?

15 A. That's correct.

16 MR. LAVIN: Would you go to Exhibit 3.

17 (EXHIBIT 3, September 10, 2021, Third
18 Amended Complaint, was marked for
19 identification.)

20 BY MR. LAVIN:

21 Q. Exhibit 3 is entitled Plaintiffs' Third
22 Amended Class Action Complaint. It's lengthy. You
23 do not have to read every page, but maybe if you'd
24 scroll through it to the end.

25 My question for you is going to be if

1 you're -- if you've ever seen this document before.

2 A. Not to my knowledge. Not to my
3 recollection, no.

4 MR. LAVIN: Then let's move ahead to
5 the next exhibit, which is Exhibit 4. And
6 if you can just look at it quickly, I'm also
7 going to ask you if you've ever seen this
8 before, but I'm also going to make a side
9 note. I don't know if Veritext -- if it
10 needs to be set up a certain way for exhibit
11 stickers to, you know, populate on to the
12 exhibits.

13 THE COURT REPORTER: Mr. Lavin, I can
14 take care of the exhibit stickers when I
15 upload them. That's not a problem.

16 MR. LAVIN: Okay.

17 (EXHIBIT 4, July 7, 2022, United
18 Defendants' Response to Plaintiffs' First
19 Set of Interrogatories, was marked for
20 identification.)

21 BY MR. LAVIN:

22 Q. All right. Have you ever had a chance
23 to see Exhibit 4 before? It's entitled Defendant
24 United Behavioral Health's and UnitedHealthcare
25 Insurance Company's Responses and Objections to

1 Plaintiffs' First Set of Interrogatories.

2 A. No.

3 MR. LAVIN: I will come back to that
4 one. Move on to Exhibit 5.

5 (EXHIBIT 5, July 7, 2022, United
6 Defendants' R&Os to Plaintiffs' Seventh Set
7 of RFPs, was marked for identification.)

8 BY MR. LAVIN:

9 Q. So Exhibit 5 is entitled Defendants
10 United Behavioral Health's and UnitedHealthcare
11 Insurance Company's Responses and Objections to
12 Plaintiffs' Seventh Set of Requests for Production
13 of Documents.

14 Do you see that?

15 A. I see that.

16 Q. Is this a document you've ever seen
17 before?

18 A. No.

19 Q. Do you recall if you assisted in any
20 way in gathering or collecting documents to produce
21 in this litigation?

22 A. I did not participate in gathering
23 documents.

24 MR. LAVIN: We're going to go to the
25 next exhibit. It should be coming up here

1 in a minute.

2 (EXHIBIT 6, February 26, 2021,
3 Defendant UBH Amended Answer, was marked for
4 identification.)

5 MR. LAVIN: So I will note for the
6 record that I don't know what's going on
7 with Exhibit Share, but it marked the next
8 one Exhibit 1, it put a sticker on it, and
9 this is actually Exhibit 6.

10 (Off-the-record discussion regarding
11 exhibit marking.)

12 BY MR. LAVIN:

13 Q. So Exhibit 6 is entitled Defendant
14 United Behavioral Health's Amended Answer to
15 Plaintiffs' Second Amended Class Action Complaint.
16 Do you see that?

17 A. I do.

18 Q. And have you ever seen this document
19 before?

20 A. No.

21 Q. Have you ever heard the term
22 affirmative defense before?

23 A. Not that I recall.

24 Q. All right. So one of the topics,
25 Topic 8, that you've been designated to testify on

1 today is claims processing.

2 Is that your understanding?

3 A. Yes.

4 Q. I'm going to ask you some questions
5 about claims processing. You understand that your
6 answers are the answers of United Behavioral
7 Health, correct?

8 A. Correct.

9 Q. Can you describe for me what the
10 relationship is between UnitedHealthcare, UHC, and
11 United Behavioral Health in processing claims, and
12 also where Optum Behavioral Health fits into that.

13 MR. SIGLER: Objection to form and to
14 the extent it's outside the scope of the
15 notice for Ms. Strait; go ahead.

16 THE WITNESS: United Behavioral Health
17 is a delegate of UnitedHealthcare for the
18 clients that they serve, ASO clients in
19 particular, that have behavioral health
20 benefits as part of their summary plan
21 document.

22 They defer or delegate management of
23 the behavioral health aspect of those
24 benefits to United Behavioral Health.

25 BY MR. LAVIN:

1 Q. So if a provider submits a claim for
2 behavioral health services to UnitedHealthcare --
3 are you with me?

4 A. I'm sorry, the second half of your
5 question cut off.

6 Q. I was asking, do you follow what I'm
7 saying? So if a healthcare provider submits a
8 behavioral health -- a claim for behavioral health
9 services to UnitedHealthcare -- and just let me
10 back up.

11 All claims, when they're submitted for
12 UnitedHealthcare members, are submitted to
13 UnitedHealthcare, correct, not to United Behavioral
14 Health?

15 MR. SIGLER: Objection to form and
16 outside the scope of the notice.

17 THE WITNESS: All claims for
18 UnitedHealthcare and United Behavioral
19 Health are submitted to a regional mail
20 operation, and from there the claims are
21 date stamped and entered into a system,
22 that, based on claims coding, will tell them
23 if that claim should be delivered to
24 UnitedHealthcare for medical-surgical
25 processing or to UBH for behavioral -- yeah,

1 mental health, behavioral health, substance
2 abuse processing.

3 BY MR. LAVIN:

4 Q. And that system, what does it read?
5 What information from a claim does it read to
6 determine where it will be routed?

7 A. It takes a look at the member's
8 eligibility, the provider's eligibility of whether
9 they have a status of in-network or out-of-network.

10 And the claims coding, particularly the
11 diagnosis codes and the provider's specialty type,
12 would be those that would -- most frequently the
13 claims should be delivered to either med-surg or
14 behavioral health.

15 Q. Is there a -- are you familiar with
16 UNET?

17 A. Yes.

18 Q. What is UNET?

19 A. UNET is the claims-processing system
20 that we utilize for both med-surg and Behavioral
21 Health for UnitedHealthcare commercial clients.

22 Q. Are there separate teams of individuals
23 between UnitedHealthcare and UBH who process claims
24 for those two entities, meaning are they distinct
25 claims-processing teams?

1 MR. SIGLER: Objection to form.

2 THE WITNESS: Yes.

3 BY MR. LAVIN:

4 Q. Are they in physically different
5 locations?

6 A. Yes.

7 Q. But they both utilize the UNET system,
8 correct?

9 A. Yes.

10 Q. Are there policy and procedure manuals
11 that relate to the processing of behavioral health
12 claims?

13 MR. SIGLER: Objection to form.

14 THE WITNESS: Not manuals per se, but,
15 yes, there are policies and procedures for
16 behavioral health claim processing.

17 BY MR. LAVIN:

18 Q. Are there separate sets of policies and
19 procedures for behavioral health than for med-surg?

20 MR. SIGLER: Same objection.

21 THE WITNESS: There are some global
22 policies that is both med-surg and
23 behavioral. Those typically are around
24 eligibility status, how we coordinate
25 benefits when there's multiple carriers,

1 things like that.

2 But for the specific variations of
3 medical-surgical claims processing versus
4 behavioral health claims processing and how
5 we handle the coding, the authorizations, et
6 cetera, there are two different sets of
7 codes -- of policies and procedures.

8 BY MR. LAVIN:

9 Q. Do you know if UBH has produced copies
10 of the policies and procedures for behavioral
11 health codes in this case?

12 A. I don't know.

13 Q. And where are those -- is there a name
14 for those policies and procedures? Are they called
15 SOPs or just policies and procedures? Is there a
16 title for them?

17 A. They're typically --

18 MR. SIGLER: Objection to form.

19 THE WITNESS: -- just called
20 policies --

21 THE COURT REPORTER: I didn't hear the
22 answer.

23 THE WITNESS: They're generally just
24 called policies and procedures.

25 BY MR. LAVIN:

1 Q. And where are those stored at UBH?

2 A. Generally, there is a intranet site
3 called the Knowledge Library, or Knowledge Central,
4 where those are stored.

5 Q. And are they -- they're a bunch of
6 different sets of policies and procedures; there
7 isn't just one big one, right?

8 A. There's many hundreds, in some cases,
9 policies and procedures.

10 Q. Do you know if there are any that apply
11 specifically to the processing of out-of-network
12 intensive outpatient claims?

13 A. I know there is a policy for
14 out-of-network claims processing.

15 Q. And that -- and, you know, that's a --
16 you bring up a good point. So those claims
17 processing teams, obviously they process claims for
18 participating providers and for nonparticipating,
19 correct?

20 A. That's correct.

21 Q. Are you able to tell me -- say, let's
22 take 2021 -- for United Behavioral Health, what
23 percentage of claims processed were for
24 participating providers and what percentage were
25 for nonparticipating providers?

1 MR. SIGLER: Objection. Outside the
2 scope of the notice. Do the best you can,
3 Ms. Strait.

4 THE WITNESS: And I don't know that
5 detail.

6 BY MR. LAVIN:

7 Q. You said that there's a claims manual
8 for processing out-of-network behavioral health
9 claims, correct?

10 MR. SIGLER: Objection to form.

11 THE WITNESS: Yes.

12 BY MR. LAVIN:

13 Q. Is that just one single document?

14 A. I don't know if it's just a single
15 document.

16 Q. Do you know if that was produced in
17 this case?

18 A. I don't know.

19 Q. Do you have any role in the development
20 of those policies and procedures guidelines?

21 A. No, I don't.

22 Q. Is there a department at UBH that is
23 responsible for developing those?

24 A. Yes.

25 Q. And what is the name of that

1 department?

2 A. I don't recall specifically. We call
3 them the documentation team, so I'm sure they have
4 a more formal name than that.

5 Q. I won't tell them you said that, but...

6 Documentation team. And they come up
7 with the policies and procedures. Are they the
8 ones who were responsible for loading those into
9 the Knowledge Center?

10 A. Yes.

11 Q. Can anybody on the claims processing
12 team for UBH access the Knowledge Center?

13 A. Yes, anyone can.

14 Q. Can anybody at UBH at all access the
15 Knowledge Center?

16 A. My understanding is it would be open
17 to -- to anyone who asks or -- or requests access
18 to Knowledge Central on the internet -- or
19 intranet.

20 Q. Do you know if individuals in the call
21 center that you mentioned have access to the
22 Knowledge Center?

23 A. Yes, they do.

24 Q. Are you familiar with the term IBAGG?

25 A. Yes.

1 Q. And what is IBAGG?

2 A. It's a customer service tool that the
3 customer service call agents use to verify a
4 member's benefits while they're on a call.

5 Q. Is that for calls from both members and
6 providers?

7 A. That is my understanding, yes.

8 Q. So there's no different system that the
9 call center utilized for, say, a provider call
10 rather than a member call, just one single system?

11 A. It's my understanding that they don't
12 report to me.

13 Q. Who do they report to?

14 A. My peer Mike O'Malley.

15 Q. Is Mike O'Malley in charge of IBAGG?

16 A. No.

17 Q. What is Mike O'Malley in charge of?

18 A. He is in charge of the UBH call centers
19 for the customer service team.

20 Q. Okay. When a provider calls in to
21 check a member's benefits, is there a different
22 number they would call to check behavioral health
23 benefits than medical-surgical benefits?

24 A. I don't know.

25 Q. Is Mike O'Malley an employee of UHC or

1 Optum Health?

2 A. Mike O'Malley is an employee of Optum
3 Health.

4 Q. The call center, does that fall under
5 Optum or UBH?

6 A. The call center is an Optum operations
7 organization under the Optum Behavioral Health line
8 of business.

9 Q. Okay. So Mike O'Malley, the call
10 center that he oversees, would that only take calls
11 related to behavioral health claims?

12 A. Yes.

13 Q. Do you know who at Optum or
14 UnitedHealthcare is responsible for the IBAGG
15 system?

16 A. It's a UHC-developed tool. They own
17 it. They populate it. They maintain it. I don't
18 know who is in charge of that.

19 Q. Are you personally able to access
20 IBAGG?

21 A. No.

22 Q. Have you ever looked at IBAGG or
23 screenshots from IBAGG?

24 A. I have seen it in demonstrations and
25 also screenshots.

1 Q. Are you familiar with the R&C program
2 as applied to out-of-network claims at
3 UnitedHealthcare?

4 A. I'm familiar with reasonable and
5 customary, or R&C, as a method of pricing
6 out-of-network claims.

7 Q. Can you -- how does that method work?

8 MR. SIGLER: Objection to form.

9 THE WITNESS: Generally that is not
10 something that the behavioral health claims
11 teams manage.

12 When we receive out-of-network claims
13 that need an R&C application, claim for
14 payment, those are referred to the team that
15 you formerly referred to under Becky
16 Paradise, or claim pricing.

17 BY MR. LAVIN:

18 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

1



1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

15

BY MR. LAVIN:

16

17

18

19

20

21

22

23

24

25

Q. And you mentioned authorizations for --
being one of the things that the system looks at,
right, when a behavioral health claim comes in.

Is it checking authorization numbers on
a claim?

A. It's checking for a service match. Not
all providers will bill with the authorization
number they're given. So we're looking for, if
there's an authorization number provided, does the
auth number match? But if no number is provided or

1 the number doesn't match, what we're looking for is
2 a service at the same level of care for the same
3 time span to apply to a claim.

4 Q. And some services are no auth services;
5 is that right?

6 A. Some services are no authorization,
7 correct.

8 Q. Do you know if the services at issue in
9 this case were no auth services?

10 MR. SIGLER: Objection, form,
11 foundation.

12 THE WITNESS: The ones that we looked
13 at, I believe at least one of them had an
14 authorization on it, but I don't know for
15 each of the Defendants in the case if
16 that's -- if that's the case -- or each of
17 the Plaintiffs -- I'm sorry.

18 BY MR. LAVIN:

19 Q. Sure.

20 Do providers sometimes call up and get
21 authorizations for no auth services?

22 A. I don't know.

23 Q. If a provider calls up and seeks an
24 authorization on a no auth service and is told it's
25 a no auth service, do they still get an

1 authorization number?

2 A. If it doesn't require an authorization,
3 no.

4 Q. Does -- how are authorization numbers
5 generated?

6 THE COURT REPORTER: Say that again.

7 BY MR. LAVIN:

8 Q. I was asking how are authorization
9 numbers generated?

10 A. That falls in the scope of clinical
11 operations, and I don't have any oversight or
12 knowledge of how they generate such things.

13 Q. So I think you testified earlier you're
14 familiar with the reasonable and customary program,
15 right?

16 A. Yes.

17 Q. Are you -- you know, are you able to
18 describe that program in any detail to me?

19 A. I know that as a delegate of
20 United -- UnitedHealthcare -- we intake the claims,
21 we process it for behavioral, and then we refer it
22 to the out-of-network pricing team, but that's an
23 electronic transfer, that they have engaged in an
24 out-of-network pricing program. I understand there
25 are some vendor arrangements in there for pricing,

1 but I am not fully aware of how that process works
2 or how the claims are priced.

3 After UHC completes their activity on
4 the out-of-network pricing, they return the price
5 to us to finalize administration or adjudication of
6 that claim. So we are passing through to UHC
7 for -- us saying we are in-taking that price from
8 UHC and then releasing the claim.

9 Q. Okay. So you don't know anything about
10 the details of how that price is arrived at,
11 correct?

12 MR. SIGLER: Objection to form --

13 THE WITNESS: I do not.

14 MR. SIGLER: -- outside the scope of
15 the notice to the extent this is delving
16 into UHC-designated topics.

17 BY MR. LAVIN:

18 Q. Can you repeat your answer? I'm sorry.

19 A. I don't know.

20 Q. Do you know if there are two programs
21 within the reasonable and customary program?

22 MR. SIGLER: Same objections.

23 THE WITNESS: I don't know how many
24 programs are within the reasonable and
25 customary pricing process.

1 BY MR. LAVIN:

2 Q. Have you ever heard of physician
3 reasonable and customary, that phrase, that
4 particular phrase?

5 A. I'm sorry, did you say the word
6 physician?

7 Q. Yes.

8 A. No, I have not heard it referred to as
9 physician reasonable and customary.

10 Q. Have you ever heard of fair health
11 reasonable and customary?

12 A. I have, yes.

13 Q. What is fair health reasonable and
14 customary?

15 MR. SIGLER: Same objections.

16 THE WITNESS: As I understand -- I
17 understand it to be a pricing methodology
18 and that's about the extent of my knowledge
19 on that, on fair health.

20 BY MR. LAVIN:

21 Q. Do you know what fair health is?

22 MR. SIGLER: Same objections.

23 THE WITNESS: I would have to pull it,
24 look it up.

25 BY MR. LAVIN:

1 Q. Do you know if United Behavioral Health
2 has access to fair health or fair health data?

3 A. It doesn't fall in the scope of claims
4 processing or claims operations, so I don't know.

5 Q. And when you say that, you mean it
6 doesn't fall within the scope of UBH's claim
7 processing, correct?

8 A. Correct.

9 Q. Have you ever heard of facility
10 reasonable and customary?

11 A. My response would be the same. I've
12 never heard of it referred to as facility
13 reasonable and customary, just reasonable and
14 customary is typically what we hear.

15 Q. Got it.

16 Have you ever seen -- I think you said
17 you've looked at or seen some screenshots of IBAGG
18 before, right?

19 A. Yes.

20 Q. Have you ever seen a differentiation
21 made in IBAGG between facility reasonable and
22 customary and physician reasonable and customary?

23 A. I don't recall.

24 Q. You can't remember seeing that, though,
25 right?

1 MR. SIGLER: Objection to form.

2 Mischaracterizes her testimony.

3 THE WITNESS: I don't -- I don't recall
4 seeing that.

5 BY MR. LAVIN:

6 Q. Are you familiar with a -- what the
7 wrap network is?

8 A. No.

9 Q. Are you familiar with whether the
10 reasonable and customary program pays percentiles
11 of any particular databases?

12 MR. SIGLER: Objection, form,
13 foundation. Outside the scope of the
14 notice.

15 THE WITNESS: No.

16 BY MR. LAVIN:

17 Q. Do individuals, in your estimation, at
18 United Behavioral Health, or people on your team,
19 have a good understanding of the reasonable and
20 customary program?

21 MR. SIGLER: Same objections.

22 THE WITNESS: Their only knowledge is
23 that the claim is being referred for
24 out-of-network pricing and that a price will
25 be returned to them. They don't participate

1 in the pricing or know that when that
2 pricing comes back from UHC, if that is
3 priced appropriately according to reasonable
4 and customary. They are taking the
5 out-of-network pricing team at -- you know,
6 their -- that they've done the quality work
7 to produce the right price for us. But
8 that's the extent of their knowledge.

9 BY MR. LAVIN:

10 Q. What about the call center, the
11 provider services and the member services, do you
12 know if they have a good understanding of the
13 intricacies of the reasonable and customary
14 program?

15 MR. SIGLER: Same objections.

16 THE WITNESS: That operations doesn't
17 report to me. I know that they are aware
18 that there is an out-of-network pricing
19 policy, but I don't know how much depth they
20 have around what all that program entails.

21 BY MR. LAVIN:

22 Q. Okay. So you've been designated to
23 testify on the verification of benefits process.
24 Are you familiar with what that is?

25 A. Yes.

1 Q. What is the verification of benefits
2 process?

3 A. That would be when either a provider or
4 a member contacts the UBH call center to confirm
5 that they have benefits for a service that they are
6 interested in pursuing under their coverage.

7 Q. Is there another term that United or
8 UBH uses to refer to that, that call?

9 A. I've only heard it referred to as
10 verification of benefits.

11 Q. Okay.

12 MR. SIGLER: Hey, Matt if you're at a
13 logical break point, we've been going over
14 an hour. Can we take a five-, ten-minute
15 break?

16 MR. LAVIN: Sure. Can we go off the
17 record?

18 MR. SIGLER: Sounds good.

19 THE VIDEOGRAPHER: All right. Ending
20 Media 2. The time now is 1:27 p.m. We're
21 going off the record.

22 (A brief recess was held.)

23 THE VIDEOGRAPHER: The time now is
24 1:43 p.m. We're going back on the record.
25 Please proceed, counsel.

1 MR. SIGLER: Counsel, just before we
2 proceed, Ms. Strait wanted to clarify
3 something about her preparation in the case.

4 She -- she wanted to add a few things
5 that she did to prepare, if that's okay with
6 you, Matt.

7 MR. LAVIN: Sure.

8 MR. SIGLER: Go ahead, Ms. Strait.

9 THE WITNESS: Sure. There were four
10 subject matter experts that I had questions
11 of in prep on -- for this case, and so I can
12 share names and the areas that they
13 represent.

14 BY MR. LAVIN:

15 Q. Okay.

16 A. The first would be Lisa Schmidt. She's
17 the senior director of the call centers.

18 The second person is Brenda Poling,
19 P-O-L-I-N-G, and she is the director of the help
20 line operation.

21 Also -- I also talked to Katie
22 Gallagher in our payment and network integrity
23 team. And Robbie Zibilski --

24 Q. Can you say --

25 A. I'm sorry, go ahead.

1 Q. Did you say payment integrity or
2 payment and networking?

3 A. Payment and network integrity; the
4 acronym for the team is PNI.

5 Q. Okay. And who was the next one?

6 A. And then finally Robbie -- Robbie
7 Zibilski, Z-I-B-I-L-S-K-I, just around contact for
8 provider authorization, or prior authorization.

9 Q. Okay. Do you know how long you spoke
10 to Lisa Schmidt for and how -- how much prep you
11 did with her?

12 A. It was maybe 15, 20 minutes.

13 Q. Is she somebody that you work with
14 periodically or regularly?

15 A. Fairly regularly, fairly regularly,
16 yes.

17 Q. Now, you said you spoke with Brenda
18 Poling. I was going to ask you about the
19 behavioral health help line. Are you familiar with
20 that?

21 A. I am.

22 Q. What is the behavioral health help
23 line?

24 A. It's a second tier call system. So the
25 first tier, the caller would come in to Lisa's

1 team, Lisa Schmidt's team.

2 If they were unable to resolve that
3 caller's inquiry and the caller were asking for
4 escalation -- like, when you call in to any call
5 center, you say, hey, I want to talk to a
6 supervisor or a higher-level agent, that's the help
7 line. So they get referred to the help line for
8 the next tier. These are considered subject matter
9 experts in the call area, and they have a deeper
10 knowledge of some of the areas that contribute to
11 phone calls like claims and -- and benefits and --
12 and things like that than the first call agent.

13 Q. Okay. And how long did you meet with
14 Brenda Poling for?

15 A. Maybe another 20 minutes. Brenda's
16 another person who I work with very regularly.

17 Q. Okay. And let me ask you about the
18 behavioral health help line. Is that something
19 that, you know, out-of-network pricing people at
20 UnitedHealthcare could also call in to with
21 questions about a particular claim?

22 MR. SIGLER: Objection to form.

23 THE WITNESS: Generally, no.

24 UnitedHealthcare, if they had a question
25 around a claim, they would reach

1 integrations. We would have claim-to-claim
2 conversation about those claims. So it
3 would be one of their subject matter experts
4 dealing with one of my senior processors or
5 a subject matter expert.

6 BY MR. LAVIN:

7 Q. Okay. But there isn't -- and this --
8 this is just a question I had from a previous
9 deposition. So there isn't like a hotline number
10 or something that if -- somebody at
11 UnitedHealthcare could call over to UBH about
12 processing a behavioral health claim, right?

13 MR. SIGLER: Objection to form.

14 THE WITNESS: In the operations in --
15 at UHC, whether it was a health plan
16 representative or a member of the claims
17 team, if they had a question about
18 behavioral health claims and they wanted to
19 have that -- have a discussion around that,
20 they could reach me or Lisa Barr, who I
21 mentioned previously, as their escalated
22 point of contact to work through those.

23 If the contact or the inquiry doesn't
24 require escalation but it's a subject matter
25 expert to subject matter expert conversation

1 that needs to occur, then we would just
2 engage the right people to have that
3 conversation, but they would not go through
4 the help line.

5 BY MR. LAVIN:

6 Q. Understood. Then you said you met with
7 Katie Gallagher also from PNI. What --

8 A. Right.

9 Q. How long did you meet with Katie
10 Gallagher?

11 A. I think that was a half an hour.

12 Q. And do you remember what you discussed
13 with her?

14 A. Some of the more common fraud, waste,
15 abuse, and error activities that payment network
16 integrity review and how they might address those
17 through the use of medical case reviews and things
18 like that.

19 [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]
[REDACTED] [REDACTED]

Page 57

1



1

1



1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

Q. Okay. So if they're using a different -- you know what a revenue center code is?

A. Yes.

Q. So if they're using a different revenue center code to modify certain HCPCS -- do you know what a HCPC is?

A. Yes.

Q. So if they're using a different modifier for a particular HCPC than other people in that geographic area, that's something that might pop up, for example?

MR. SIGLER: Object to the form.

THE WITNESS: It may.

1

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1 Q. And for about twenty minutes?

2 A. Probably, yeah. Not more than that for
3 sure.

4 Q. Can you tell me the substance of your
5 conversation with Robbie?

6 A. Understanding the prior authorization
7 phone call process.

8 Q. Can you give me any more detail on --
9 how was the process described to you?

10 A. That there is an intake team that a
11 provider will call in to to confirm -- they would
12 start with the benefit team, but if they needed
13 prior authorization after benefits were confirmed,
14 then they could be warm transferred to our prior
15 authorizations. The prior auth team would review
16 the benefits again for their own edification so
17 that they could apply the appropriate detail to
18 that -- that request. And then they would explain
19 to the member or provider what they were eligible
20 for from the prior authorization standpoint based
21 on our level of care guidelines.

22 Q. Okay. So the auth -- I'm sorry, I
23 didn't mean to cut you off. I apologize.

24 A. No. In every phone call that we have
25 with a member or a provider, there is always a

1 disclaimer that an authorization of service is
2 never a guarantee of payment for service, because
3 we don't know, at the time that they call in for
4 that authorization, that the services that will be
5 rendered are going to be exactly the same as what
6 was authorized or that the member won't terminate
7 coverage in between that verification of
8 authorization to the point at which they receive
9 services. So all of those authorizations are
10 disclaimed and given as a guideline for the
11 provider to follow.

12 Q. Okay. But if a provider has rendered,
13 you know, the authorized services and coverage is
14 still active, would a claim generally be payable?

15 MR. SIGLER: Objection to form.

16 THE WITNESS: If the service matched,
17 if the timeline matched, if the units
18 matched. I mean, there's so many variables
19 that it may or may not be paid, but we're on
20 the right track if we start with the service
21 and the timeline matching.

22 BY MR. LAVIN:

23 Q. Okay. So is it safe to say that the
24 authorizations department is kind of doing an
25 initial determination of medical necessity for

1 services? Is that a good way to describe it?

2 A. It may be administrative or medical
3 necessity. It depends.

4 Q. Okay. What's the difference between
5 administrative and medical necessity?

6 A. An administrative authorization is
7 based off of policy, and a medical necessity review
8 includes a review by a medical director or an MD
9 that will either review records or speak directly
10 with the care provider to make a determination on
11 that case.

12 Q. So would an example of an
13 administrative necessity determination be, for
14 example, for a no auth service or a service where
15 the plan did not require prior authorization for
16 that service?

17 A. Perhaps. I'm -- I'm not sure what all
18 falls into an administrative authorization.

19 Q. Can you give me an example of one?

20 A. I -- I don't work in a clinical team,
21 so I know they have two types of authorizations,
22 but I couldn't tell you absolutely what's in an
23 administrative auth.

24 Q. Got it.

25 You were talking -- so the

1 authorizations team, do you know if they maintain
2 recordings of their phone calls with providers?

3 A. I know that they have call recordings,
4 but I don't know if it's a hundred percent of the
5 phone calls.

6 Q. Okay. And for the call center, am I
7 correct the call center would take the
8 verification -- would receive the verification of
9 benefits calls from providers, correct?

10 A. Correct.

11 Q. And do you know if they record the
12 phone calls and keep copies or maintain those
13 recordings --

14 MR. SIGLER: Objection.

15 BY MR. LAVIN:

16 Q. -- in the normal course of business?

17 MR. SIGLER: Objection to form.

18 THE WITNESS: I know that they do
19 record calls. I don't know, again, if it's
20 a hundred percent of the calls or not.

21 BY MR. LAVIN:

22 Q. Do you know how long they keep copies
23 of recordings for?

24 A. No.

25 Q. Have you ever had to request a

1 recording from a verification of benefits call?

2 A. I don't recall.

3 Q. Have you ever listened to a recording
4 of a verification of benefits call?

5 A. Yes.

6 Q. About how many times have you done
7 that? Many times?

8 A. A handful of times, probably fewer than
9 20.

10 Q. Okay. What sort of situation would
11 necessitate you, at your level, having to listen to
12 a verification of benefits call?

13 A. It's actually a standard practice that
14 we follow across operations that we all listen to
15 calls on a scheduled basis to determine if there
16 are means to improve our service to our members and
17 providers.

18 Q. Okay. And do you have that same
19 process for authorization calls?

20 A. Yes.

21 Q. All right. Let's look at a couple
22 documents. I don't have a ton of documents today.
23 We do have some, and if we can move through them.

24 So I will show you documents -- let me
25 ask you one more question before I get to that.

1 Have you ever heard of the Parity Act?

2 A. Yes.

3 Q. What is the Parity Act?

4 MR. SIGLER: Objection, outside the
5 scope of the notice.

6 THE WITNESS: Parity is something that
7 we manage across medical and behavioral to
8 assure that the benefits that we're
9 providing on the behavioral side are at
10 least on par, if not better, than what's
11 being offered at med-surg to assure parity
12 according to the Federal Parity Act.

13 BY MR. LAVIN:

14 Q. Do you ever attend training classes?
15 Does UnitedHealthcare have training classes or --
16 excuse me -- does UBH have training classes on
17 compliance with the Parity Act?

18 MR. SIGLER: Same objection.

19 THE WITNESS: We do have what we call
20 learn source courses around various acts
21 that pertain to claims processing, depending
22 on regulatory requirements for those
23 trainings.

24 We also have, for parity purposes, a
25 team who is dedicated to management of

1 parity activities that oversees the
2 activities between United and UBH to assure
3 that we are compliant.

4 BY MR. LAVIN:

5 Q. That was my next question.

6 What is the team -- the name of the
7 team, if you know?

8 A. Benefits integrity.

9 Q. And is their sole job to see if plans
10 are in compliance with the Parity Act or are there
11 other regulatory functions and compliance things
12 that they're dealing with?

13 MR. SIGLER: Objection to form.

14 THE WITNESS: They have a number of --
15 they have a number of functions they're
16 accountable for.

17 BY MR. LAVIN:

18 Q. Do you know if benefits integrity ever
19 looks at ASO client plan language to determine if
20 it complies with the Parity Act?

21 A. I don't know.

22 Q. Do you know if benefits integrity ever
23 looks at out-of-network pro -- excuse me --
24 out-of-network pricing programs and the impact of
25 out-of-network pricing programs to determine if

1 it -- those programs comply with the Parity Act?

2 MR. SIGLER: Objection, outside the
3 scope of the notice.

4 THE WITNESS: I don't know.

5 BY MR. LAVIN:

6 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

11 BY MR. LAVIN:

12 Q. Do you know what NQTL is?

13 A. No.

14 Q. Okay. Do you know if the benefits
15 integrity department or anybody at United
16 Behavioral Health or UnitedHealthcare has
17 undertaken an analysis of the pricing of
18 out-of-network intensive outpatient claims for
19 Behavioral Health and whether or not United
20 Behavioral Health, UnitedHealthcare's practices
21 with regards to that pricing complied with the
22 Parity Act?

23 MR. SIGLER: Same objection.

24 THE WITNESS: I don't know.

25 BY MR. LAVIN:

1 Q. Do you remember there ever being any
2 issues related to pricing of claims for HCPC H0015
3 and compliance with the Parity Act?

4 MR. SIGLER: Same objection.

5 THE WITNESS: Not to my knowledge.

6 BY MR. LAVIN:

7 Q. Are you familiar with HCPC H0015?

8 A. I am familiar with HCPCS in general. I
9 do have crosswalks that tell me what each of them
10 are.

11 Q. What's a crosswalk?

12 A. It's a document that says that H0015 is
13 a treatment for substance use disorder, as an
14 example; and that may not be actually what it is,
15 but those are all published by Medicare & Medicaid
16 Services and generally used across the industry.

17 Q. Do you know what an APC is?

18 A. There are multiple acronyms for APC.

19 Q. Okay. Do you know what it is in
20 reference to CMS?

21 A. Perhaps the ambulatory payment
22 classifications.

23 Q. When you talk about crosswalks, are you
24 talking about crosswalks between HCPCS and CMS
25 ATCs?

1 A. No, I'm talking about literal
2 crosswalks that indicate that code H0015 equates to
3 X definition and should be billed with X.

4 Q. I couldn't hear the last part of your
5 answer, actually. Should be billed with?

6 A. Specific modifiers.

7 Q. Okay. So like a revenue center code
8 modifier for HCPC, you mean?

9 A. Correct.

10 Q. Oh, so it's like a key, maybe a table,
11 that says H0015 modifier is 906. So I'm just using
12 that as an example.

13 MR. SIGLER: Objection to form.

14 BY MR. LAVIN:

15 Q. Okay. I'm just trying to better
16 understand your -- your answer.

17 A. Yeah.

18 MR. LAVIN: All right. Let's go to the
19 next exhibit. It is Exhibit 7, and
20 Exhibit 7 bears Bates numbers 19777 through
21 19782. And I just want you to look at
22 something on here.

23 THE WITNESS: I'm still waiting for it
24 to load.

25 MR. LAVIN: Oh, I'm sorry. Sometimes

1 you have to refresh that little wheel thing?

2 THE WITNESS: Okay.

3 (E [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

11 [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

25

MR. LAVIN: Okay. Let's go to -- I

1 want to go to Tab 9, Nicole. Tab 9 is going
2 to be Exhibit 8. And Exhibit 8 bears Bates
3 numbers UHC 33374 through UHC 33378.

4 (EXHIBIT 8, June 2017 e-mails between
5 Laura Hanson, Annie Tse, Denise Strait, and
6 Others; Bates UHC000033374, was marked for
7 identification.)

8 BY MR. LAVIN:

9 Q. If you can take a minute to just kind
10 of scroll through that.

11 A. Okay. I have reviewed the document.

12 [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

17

BY MR. LAVIN:

18

Q. Do you know what the Shared Savings

19

Program is?

20

A. It is a pricing program, and it's

21

UHC-administered to behavioral health claims.

22

Q. And do you know any -- how that program

23

works?

24

A. No.

25

MR. SIGLER: Objection, form, outside

1 the scope of the notice.

2 BY MR. LAVIN:

3 [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

15

BY MR. LAVIN:

16

17

18

Q. So we talked about the check write program. That is a UHC program, not -- nothing at UBH, correct?

19

A. Correct.

20

21

22

Q. I'm kind of looking through some things here to -- based on your topics and what you've stated you're prepared to testify on.

23

24

Have you ever heard of something called the Shared Savings Program Enhanced?

25

MR. SIGLER: Objection, outside the

1 scope of the notice.

2 THE WITNESS: I -- I have, but the --
3 the details behind that don't easily come to
4 mind.

5 BY MR. LAVIN:

6 Q. Okay. Do you ever have the opportunity
7 to review SPDs as part of your duties at UBH?

8 A. As part of the claims adjudication
9 process? No.

10 Q. I think you said you did review some
11 SPDs in preparation for today's testimony; do you
12 remember that?

13 A. Yes.

14 Q. Do you remember what particular
15 language you looked at in an SPD?

16 A. Reference to out-of-network services.

17 Q. Does UBH ever reference actual plans or
18 actual SPDs when it's processing a behavioral
19 health claim?

20 MR. SIGLER: Objection to form.

21 THE WITNESS: Can you restate the
22 question, please?

23 BY MR. LAVIN:

24 Q. Sure. When UBH processes a behavioral
25 health claim, does it ever reference an ASO

1 client's SPD?

2 MR. SIGLER: Same objection.

3 THE WITNESS: Not that I'm aware of.

4 BY MR. LAVIN:

5 Q. Can you remember any instances when UBH
6 may have expressed concern to UHC that a particular
7 ASO's client's plan language did not support
8 pricing of behavioral health claims?

9 A. I'm not aware of any, no.

10 Q. Is there anybody at United Behavioral
11 Health who reviews ASO client SPDs, you know, as a
12 part of their duties at United Behavioral Health to
13 make sure that those ASO client SPDs support
14 out-of-network behavioral health claim pricing?

15 MR. SIGLER: Objection, form,
16 foundation. Outside the scope of the notice
17 for this witness.

18 THE WITNESS: The only group that I'm
19 aware of that reviews SPDs is the group that
20 we call case installation that would
21 actually set up the account.

22 In this case, you referenced UNET.
23 They would be putting the details behind
24 that summary plan into platform
25 configuration for claims adjudication.

1 BY MR. LAVIN:

2 Q. Is case installation a UHC department?

3 A. Yes.

4 Q. Okay. And do you know what other
5 information or documents besides the summary plan
6 document that case installation uses to input
7 information into UnitedHealthcare's systems?

8 MR. SIGLER: Objection, outside the
9 scope of the notice.

10 THE WITNESS: I don't.

11 BY MR. LAVIN:

12 Q. Do you have any involvement with ASO
13 clients' drafting of language to be used in summary
14 plan descriptions?

15 MR. SIGLER: Same objection.

16 THE WITNESS: No.

17 BY MR. LAVIN:

18 Q. Are you aware of any instance, with
19 regards to behavioral health claims, of somebody in
20 claims processing at UBH saying, hey, the summary
21 plan description describes pricing in a different
22 way, we need to change how we pay this particular
23 claim?

24 MR. SIGLER: Objection to form.

25 THE WITNESS: If my team were to

1 receive an inquiry, either on appeal or an
2 adjustment request, where we determined --
3 where they did pull up the image of the SPD
4 and they found that there was a misalignment
5 of the SPD to the system configuration, they
6 would submit a ticket to that case
7 installation team to review the benefits
8 setup and determine if there's an error
9 that's been made there.

10 And they'll follow it until a response
11 is received so that they know if we need to
12 do anything differently with the claim, or
13 claims, that may have been impacted by that.

14 BY MR. LAVIN:

15 Q. So how would a member of your
16 processing team pull up an SPD?

17 A. They can reach out to the client
18 services team and get that SPD from the client
19 service executive.

20 Q. Are you saying there's been instances
21 where they've noticed, hey, the language in this
22 SPD doesn't match exactly what we have in our
23 system here, can you take a look at that?

24 MR. SIGLER: Objection to form.

25 THE WITNESS: It's definitely a

1 possibility that they would want to look at
2 that.

3 BY MR. LAVIN:

4 Q. Can you think of a specific example
5 where that's happened?

6 A. I -- one doesn't immediately come to
7 mind.

8 MR. LAVIN: Let's go under Tab 11.

9 And Tab 11 is going to be Exhibit 9.
10 And Exhibit 9 bears Bates numbers UHC 30972
11 through UHC 30973. And it's an e-mail from
12 Ray Lopez to Jolene Bradley. It's dated
13 August of 2018.

14 And what I'd like to direct your
15 attention to is the last kind of, you know,
16 page and a half there where it's got a
17 printout of something.

18 THE WITNESS: It's still loading.

19 MR. LAVIN: Sure.

20 THE WITNESS: I don't know if anyone
21 else is having the same experience, but
22 Veritext is just continuously refreshing but
23 not bringing me new documents.

24 MR. LAVIN: It may be your connection.
25 We can discuss kind of pre-loading a whole

1 bunch of documents in there, but then
2 they'll all get exhibit numbers and we're
3 probably not going to use them all, so...

4 THE WITNESS: Okay. Finally loading.
5 Okay, e-mails from Mr. Lopez, yes.

6 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED] [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]:

24 [REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

S

1

[REDACTED]

[REDACTED]

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

[REDACTED]

[REDACTED]

MR. LAVIN: If we could look at the next document, it would be Exhibit 10. I have it under Tab 12.

THE WITNESS: Exhibit 10?

MR. LAVIN: Uh-huh.

THE WITNESS: Got it.

(EXHIBIT 10, Claims document; Bates UHC000033821, was marked for identification.)

BY MR. LAVIN:

Q. So Exhibit 10 is Bates numbers -- there's -- it's Bates numbers beginning with UHC 33821. It appears to be a native document, meaning it's not going to have Bates numbers on it. UHC 33821. If you could take a second to flip through that.

A. Okay.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

[REDACTED]

[REDACTED]

MR. SIGLER: Objection to form,
foundation.

So, Matt, if we're at a logical break
point, let's take another one. It's been
over an hour.

MR. LAVIN: Sure. Let's go off the
record.

THE VIDEOGRAPHER: All rightee. Ending
Media 2. The time now is 2:53 p.m. We're
going off the record.

(A brief recess was held.)

THE VIDEOGRAPHER: The time now is
3:09 p.m. We're going back on the record.
Please proceed, Counsel.

MR. LAVIN: All right. Can we put up
the next exhibit? So I'm under Tab 13.

THE WITNESS: I can see Exhibit 11.

MR. LAVIN: Yeah. Exhibit 11 is
UHC 71826 through UHC 71837.

(EXHIBIT 11, February 14, 2019, IRU SSP
Reconsideration ORS P&P; Bates UHC000071826, was
marked for identification.)

BY MR. LAVIN:

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1



1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]



1



1

1

1

5



1



1

1

1



1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

MR. LAVIN: All right. We're going to move on to another exhibit. Let's go to -- under Tab 15. Go to Exhibit 12. It has Bates numbers UHC 15188 --

THE WITNESS: Okay.

MR. LAVIN: -- through UHC 15201.

(EXHIBIT 12, November 2019 e-mails between Audrey Stevens, Jolene Bradley, Monica Pool, and Others; Bates UHC000015188, was marked for identification.)

BY MR. LAVIN:

Q. I have a question for you beginning on -- if you can look at the page ending in 191.

MR. SIGLER: Well, hold on. This is a 14-page e-mail that -- is she copied on this somewhere, Matt?

MR. LAVIN: No, but it discusses Optum Behavioral Health team, so let's take a look at Page 191.

1 MR. SIGLER: Well, sorry, I just -- if
2 you're going to ask her about it, she's got
3 to have a chance to look at it.

4 So, Ms. Strait, please review the
5 document.

6 Matt, if you want to direct her to
7 something, that's fine, but I just don't
8 want her reviewing the middle page of a
9 14-page e-mail without context.

10 MR. LAVIN: Sure.

11 You can flip through it.

12 BY MR. LAVIN:

13 Q. And, again, the part that I'm going to
14 ask you about is on Page 191.

15 A. Okay.

16 Okay.

17 Q. Okay. Do you understand generally what
18 they're discussing in this e-mail?

19 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED].

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Q. Okay. I'm going to skip over a couple documents here so -- I'm going to look through some things.

Are you familiar with the term MNRP?

A. Yes.

Q. What is MNRP?

A. A maximum non-network reimbursement policy.

Q. Are you aware of any -- by United Behavioral Health -- of any difference in the way Behavioral Health type claims are paid rather than other provider types with MNRP?

MR. SIGLER: Objection, form, foundation. Outside the scope of the notice.

THE WITNESS: The MNRP rates are determined by CMS, and we follow those rates. They're loaded in our systems. The

4 BY MR. LAVIN:

9 MR. SIGLER: Same objections.

12 BY MR. LAVIN:

770.343.9696

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

21

22

23

24

25

MR. LAVIN: Can we go off the record
for one second?

MR. SIGLER: Sure.

THE VIDEOGRAPHER: Ending Media 3. The
time now is 3:47 p.m. We're going off the

1 record.

2 (A brief recess was held.)

3 THE VIDEOGRAPHER: The time now is
4 3:57 p.m. We're going back on the record.
5 Please proceed, Counsel.

6 M [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] :

14 [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Page 121

1



11

11

100

5

5

11

11

114

114

114

114



Veritext Legal Solutions

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

1

█

█

█

█

█

█

█

█

█

11

█

█

█

█

█

█

█

█

█

█

█

█

█

█

1

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

18

█

█

█

█

█

█

█

█

█

█

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

MR. LAVIN: Let's bring up -- under
Tab 29. So if we could bring up Tab 29,
which is a document produced by United.

(EXHIBIT 14, May 29, 2020,
Administrative Record of Paul Millea; Bates
UHC000006711, was marked for identification.)

BY MR. LAVIN:

Q. Are you familiar with what an
administrative record is?

1 A. This is taking a moment to load. Hold
2 on, please.

3 MR. SIGLER: Yeah, I haven't -- I
4 didn't -- I haven't seen it yet either.

5 MR. LAVIN: This is the -- this is a
6 big document that was produced to us as one
7 document, as the administrative record for a
8 patient in this case.

9 And I'm going to -- just to direct you,
10 there was no quicker way to upload it. So
11 this is Bates numbers UHC 6711 through UHC
12 7121. And I just wanted to direct you to a
13 couple of documents within this larger
14 document. Is that okay?

15 THE WITNESS: And it still hasn't
16 loaded.

17 MR. SIGLER: So Matt, while this
18 document is loading, I will just note for
19 the record that we'll designate this
20 transcript attorneys' eyes only under the
21 protective order and refine the designations
22 later. Several of the exhibits were
23 attorneys' eyes only. This one is obviously
24 confidential, and that's consistent with our
25 practice in the case.

1 THE WITNESS: The document has now
2 loaded.

3 BY MR. LAVIN:

4 Q. We've also -- I've just been
5 informed -- broken this document down in some
6 easier-to-digest pieces, but if you can take a look
7 at it.

8 This exhibit was produced as one
9 document, the administrative record for an
10 individual who is one of the class representatives
11 in this case.

12 Are you familiar with what a --

13 MR. SIGLER: You can ask your
14 questions, Matt, but I was just going to
15 say, I mean, if you have a smaller piece you
16 want to show her, because, obviously, she's
17 not going to be able to read 411 pages.

18 MR. LAVIN: Yeah, it's being uploaded
19 right now --

20 MR. SIGLER: Okay.

21 MR. LAVIN: -- in a couple little
22 pieces. But --

23 MR. SIGLER: Right.

24 MR. LAVIN: -- I can direct you to
25 pages within this, but it might be easier

1 just to go to the following -- the next
2 exhibits, which are just snippets of this
3 exhibit.

4 (EXHIBIT 15, August 13, 2019,
5 Explanation of Benefits Statement for Paul
6 Millea; Bates UHC000006726, was marked for
7 identification.)

8 (EXHIBIT 16, June 16, 2020, Letter from
9 UHC to Paul Millea; Re: Appeal; Bates
10 UHC000006754, was marked for
11 identification.)

12 (EXHIBIT 17, January 2019, Apple
13 Benefits Book; Bates UHC000006772, was
14 marked for identification.)

15 BY MR. LAVIN:

16 Q. Do you know what an administrative
17 record is? Is that a term you've heard before?

18 A. I have, and in my appeals space, I know
19 that it contains all the appeals data for a
20 particular member and it is considered an
21 administrative record.

22 Q. Do you know what the UnitedHealthcare
23 Central Escalation Unit is?

24 A. Yes.

25 Q. What is that?

1

█

█

█

█

█

█

█

█

10

11

12

13

14

15

█

█

█

█

█

█

█

█

█

█

█

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

MR. LAVIN: Okay. Now I'd like to go
to what's been marked as Exhibit 16. It
should be uploaded.

THE WITNESS: Okay.

BY MR. LAVIN:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

1

5

5



LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 135

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 140

1

[REDACTED]

[REDACTED]

1



11

11

100

5

5

11

11

114

114

114

114



1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

20

21

22

23

24

25

MR. LAVIN: All right. We have a recording to mark as the next exhibit, and I would like -- Nicole, if you can play that. Give us the Bates number. So Bates number --

MS. WEMHOFF: Is 3448, UBH 3448.

1 MR. LAVIN: Right. So Exhibit 18 is
2 UBH 3448.

3 (EXHIBIT 18, Verification of Benefits
4 Call; Bates UBH000003448, was marked for
5 identification.)

6 (EXHIBIT 19, Verification of Benefits
7 Call; Bates UBH000003449, was marked for
8 identification.)

9 (EXHIBIT 20, September 1, 2019, Rite
10 Aid Master Welfare Benefit Plan Summary Plan
11 Description; Bates UHC000301506, was marked
12 for identification.)

13 (EXHIBIT 21, Verification of Benefits
14 Call; Bates UBH000003462, was marked for
15 identification.)

16 MS. WEMHOFF: I'm going to share my
17 screen as well. One moment. Can I please
18 get participant screen sharing enabled.

19 THE CONCIERGE: That has been enabled.

20 MS. WEMHOFF: Thank you.

21 MR. LAVIN: And this is a recording
22 from the call center produced to us related
23 to this particular member in a verification
24 of benefits call regarding these claims.

25 (Video playing partially inaudibly.)

1 (Off-the-record discussion.)

2 MR. LAVIN: Let's go off the record and
3 see if we can turn it up real quick. All
4 right? Just for one second.

5 (Off-the-record discussion.)

6 THE VIDEOGRAPHER: Ending Media 4. The
7 time is 4:32 p.m. We're going off the
8 record.

9 (A brief recess was held.)

10 THE VIDEOGRAPHER: The time now is
11 4:46 p.m. We're going back on the record.
12 Please proceed, Counsel.

13 MR. LAVIN: I want to -- we're going to
14 play a different recording while we wait for
15 that recording. And let's see, we've got
16 Nicole here.

17 Nicole, are you able to play the next
18 recording?

19 Nicole, can you bring up that next
20 recording? What is the Bates number on this
21 one?

22 I think you're muted. Nicole?

23 MS. WEMHOFF: Can you hear me?

24 (Off-the-record discussion.)

25 MR. LAVIN: Nicole, are you able to

1 play that?

2 MS. WEMHOFF: Can you hear me?

3 THE COURT REPORTER: Yes, we can hear
4 you.

5 MS. WEMHOFF: Okay. I will share my
6 screen.

7 MR. LAVIN: Can you read off the Bates
8 number and the exhibit number?

9 MS. WEMHOFF: The Bates number is
10 UBH 3462.

11 (Video playing partially inaudibly.)

12 (Off-the-record discussion.)

13 MR. LAVIN: I can't hear the recording.

14 MR. SIGLER: Yeah, can't hear it.

15 MR. LAVIN: I don't think it's coming
16 through.

17 (Video playing inaudibly.)

18 THE COURT REPORTER: So I'm not going
19 to be able to take this down, I can't hear
20 it.

21 MR. LAVIN: Yeah, I can't hear a thing
22 either.

23 MS. WEMHOFF: We are working to get
24 that fixed.

25 THE VIDEOGRAPHER: Would you like to go

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 149

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1



11

11

100

2

5

11

11

114

114

114

114



1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED].

1



11

11

100

5

5

11

11

114

114

114

114



770.343.9696

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

■

■

■

■

■

■

■

■

■

■

■

■

14

15

16

17

18

19

20

21

22

23

24

25

MR. LAVIN: Okay. Let's bring up -- all right, let's bring up as the next exhibit -- I think we got that recording figured out. Nicole, if you can put it on. So keep in mind this -- the recording we couldn't hear before. The IT wizards at AGG have figured it out.

Nicole, if you can give us the Bates number and play that again.

MS. WEMHOFF: Hello?

MR. LAVIN: Yeah, we can faintly hear you.

1 MS. WEMHOFF: Great. I'm going to be
2 uploading -- not uploading -- I'm going to
3 be playing Exhibit 3448 -- UBH 3448.

4 (Video is playing and was later
5 transcribed with the assistance of enhanced
6 audio; reporter cannot certify accuracy.)

7 [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

a [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

t

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

■

■

■

■

■

■

■

■

■

■

■

■

■

15

MS. WEMHOFF: Okay, can you hear me?

16

MR. LAVIN: Yes.

17

MS. WEMHOFF: Okay, so now we're going

18

to move to UBH 3449.

19

One moment.

20

(Video is playing and was later

21

transcribed with the assistance of enhanced

22

■

■

■

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

r

[REDACTED]

██████████

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

█

█

█

█

█

█

█

█

█

█

11

BY MR. LAVIN:

12

Q. Okay. All right. That was pretty

13

choppy. We'll have to get that enhanced or

14

something somehow.

15

Were you able listen to that? Did you

16

recognize that verification of benefits call?

17

A. I could -- I could hear quite a bit of

18

it, yes.

19

MR. SIGLER: And could I just ask, did

20

you play the whole recording and was that

21

the whole call?

22

MR. LAVIN: That was the whole call.

23

There was a couple of seconds at the end

24

there. Do you want us to play that through?

25

MR. SIGLER: Was it relevant? I

1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Page 184

1



1

10

1



1

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

█

22 BY MR. LAVIN:

23 Q. Let's look at Exhibit 18 [sic] real

24 quick, and we're just going to be here probably for

25 another ten minutes. I appreciate your time today.

1

████████████████████




[REDACTED]

Downloaded from ascelibrary.org by University of California, San Diego on 06/01/15. Copyright ASCE, For All Rights Reserved, No part of this document may be reproduced without written permission from ASCE.

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

1



5



1

[REDACTED]

[REDACTED]

[illegible]

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

[REDACTED]

[REDACTED]

[REDACTED]

MR. LAVIN: Okay. Oh, you're referring to the Bates number. Yes, okay. Let's play that next recording, and then I think we're done.

MS. WEMHOFF: UBH 3462.

MR. LAVIN: What was that Bates number?

MS. WEMHOFF: UBH 3462.

MR. LAVIN: Okay.

(Video is playing and was later transcribed with the assistance of enhanced audio; Reporter cannot certify accuracy.)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

1

[REDACTED]

[REDACTED]

MR. SIGLER: I'm just going to lodge an objection that that was extremely difficult to hear for large parts.

MR. LAVIN: It was produced by United. We will do what we can to enhance that, but that is the way it came over from United.

1

[REDACTED]

[REDACTED]

1

2

3

4

5

6

7

MR. LAVIN: I have no further

8

questions.

9

MR. SIGLER: All right. We're going to

10

take a few minutes.

11

THE WITNESS: All right.

12

MR. SIGLER: Let's go off the record.

13

MR. LAVIN: Yeah. Thank you for your

14

time today.

15

MR. SIGLER: Let's go off the record

16

and talk for a minute.

17

THE VIDEOGRAPHER: Ending Media 5. The

18

time now is 6:04 p.m. We're going off the

19

record.

20

(A brief recess was held.)

21

THE VIDEOGRAPHER: The time now is

22

6:13 p.m. We're going back on the record.

23

Please proceed, Counsel.

24

MR. SIGLER: No questions for the

25

United defendants.

1 And I believe MultiPlan has no
2 questions, right, Taylor?

3 MR. CROUSILLIAC: That's correct, no
4 questions from me.

5 MR. SIGLER: I think that means we're
6 done. And we will read and sign.

7 THE VIDEOGRAPHER: All rightee. The
8 time now is 6:13 p.m. We're going off the
9 record, and this concludes today's testimony
10 given by Ms. Denise Strait. Thank you,
11 ma'am. Thank you, everyone.

12 MR. LAVIN: I think probably everybody
13 wants a rough. I mean, we want a rough.

14 THE COURT REPORTER: How about you,
15 Taylor?

16 MR. CROUSILLIAC: Susan, I actually
17 don't need a rough for this one, just a
18 regular transcript is good.

19 MR. AIKEN: I will take a rough.

20 THE COURT REPORTER: And that's Matt
21 Aiken for the rough?

22 MR. AIKEN: Oh, yes, please.

23 (The witness, after having been advised
24 of her right to read and sign this
25 transcript, does not waive that right.)

(The deposition was concluded at 6:14
p.m.)

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE OF REPORTER

I, Susan M. Valsecchi, Registered
Professional Reporter and Notary Public for
the State of South Carolina at Large, do
hereby certify that the foregoing transcript
is a true, accurate, and complete record.

I further certify that I am neither
related to nor counsel for any party to the
cause pending or interested in the events
thereof.

Witness my hand, I have hereunto
affixed my official seal this 28th day of
July, 2022 at Columbia, Richland County,
South Carolina.



Susan M. Valsecchi, RPR, CRR
My Commission expires
December 4, 2024

I N D E X

	Page	Line
DENISE C. STRAIT	7	8
EXAMINATION	7	10
BY MR. LAVIN		
CERTIFICATE OF REPORTER	207	1

E X H I B I T S

	Page	Line
EXHIBIT 1, July 18, 2022,	21	11
30(b)(6) Notice of Denise Strait		
EXHIBIT 2, July 6, 2022,	23	8
Letter to Plaintiffs' Counsel		
EXHIBIT 3, September 10, 2021,	24	17
Third Amended Complaint		
EXHIBIT 4, July 7, 2022,	25	17
United Defendants' Response to Plaintiffs' First Set of Interrogatories		
EXHIBIT 5, July 7, 2022,	26	5
United Defendants' R&Os to		

1	Plaintiffs' Seventh Set of		
2	RFPs		
3	EXHIBIT 6, February 26, 2021,	27	2
4	Defendant UBH Amended Answer		
5	EXHIBIT 7, October and	75	3
6	December 2015 and January 2016		
7	e-mails between Jacqueline		
8	Kienzle, Carolyn Larson, Sean		
9	Crandell, and Others; Bates		
10	UHC000019777		
11	EXHIBIT 8, June 2017 e-mails	77	4
12	between Laura Hanson, Annie		
13	Tse, Denise Strait, and		
14	Others; Bates UHC000033374		
15	EXHIBIT 9, August 2018 e-mails	86	6
16	between Ray Lopez, Jolene		
17	Bradley, Rebecca Paradise, and		
18	Others; Bates UHC000030972		
19	EXHIBIT 10, Claims document;	93	9
20	Bates UHC000033821		
21	EXHIBIT 11, February 14, 2019,	97	22
22	IRU SSP Reconsideration ORS		
23	P&P; Bates UHC000071826		
24	EXHIBIT 12, November 2019	114	13
25	e-mails between Audrey		

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 210

1	Stevens, Jolene Bradley,		
2	Monica Pool, and Others; Bates		
3	UHC000015188		
4	EXHIBIT 13, July 2020 e-mails	120	9
5	between Jolene Bradley, Scott		
6	Simms, Mary Faiman and others;		
7	Bates UHC000079441		
8	EXHIBIT 14, May 29, 2020,	128	20
9	Administrative Record of Paul		
10	Millea; Bates UHC000006711		
11	EXHIBIT 15, August 13, 2019,	131	4
12	Explanation of Benefits		
13	Statement for Paul Millea;		
14	Bates UHC000006733		
15	EXHIBIT 16, June 16, 2020,	131	8
16	Letter from UHC to Paul		
17	Millea; Re: Appeal; Bates		
18	UHC000006754		
19	EXHIBIT 17, January 2019,	131	12
20	Apple Benefits Book; Bates		
21	UHC000006772		
22	EXHIBIT 18, Verification of	143	3
23	Benefits Call; Bates		
24	UBH000003448		
25	EXHIBIT 19, Verification of	143	6

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 211

1 Benefits Call; Bates
2 UBH000003449
3 EXHIBIT 20, September 1, 2019, 143 9
4 Rite Aid Master Welfare
5 Benefit Plan Summary Plan
6 Description; Bates
7 UHC000301506
8 EXHIBIT 21, Verification of 143 13
9 Benefits Call; Bates
10 UBH000003462

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

Page 212

1 Geoffrey Sigler

2 gsigler@gibsondunn.com

3 August 2nd, 2022

4 RE: Ld, Et Al v. United Healthcare Insurance Company, Et Al
5 7/20/2022, 30(b)(6)Denise Strait (#5331174)

6 The above-referenced transcript is available for
7 review.

8 Within the applicable timeframe, the witness should
9 read the testimony to verify its accuracy. If there are
10 any changes, the witness should note those with the
11 reason, on the attached Errata Sheet.

12 The witness should sign the Acknowledgment of
13 Deponent and Errata and return to the deposing attorney.
14 Copies should be sent to all counsel, and to Veritext at
15 cs-southeast@veritext.com

16
17 Return completed errata within 30 days from
18 receipt of testimony.

19 If the witness fails to do so within the time
20 allotted, the transcript may be used as if signed.

21
22 Yours,

23 Veritext Legal Solutions
24
25

LD, DB, BW, RH v. United Healthcare Insurance Comp

Page 213

Ld, Et Al v. United Healthcare Insurance Company, Et Al

30(b)(6)Denise Strait (#5331174)

E R R A T A S H E E T

PAGE_____ LINE_____ CHANGE_____

REASON_____

PAGE_____ LINE_____ CHANGE_____

REASON_____

PAGE_____ LINE_____ CHANGE_____

REASON_____

PAGE_____ LINE_____ CHANGE_____

REASON_____

PAGE_____ LINE_____ CHANGE_____

REASON_____

PAGE_____ LINE_____ CHANGE_____

REASON_____

30(b)(6)Denise Strait

Date

Page 214

Ld, Et Al v. United Healthcare Insurance Company, Et Al
30(b)(6)Denise Strait (#5331174)

ACKNOWLEDGEMENT OF DEPONENT

I, 30(b)(6)Denise Strait, do hereby declare that I
have read the foregoing transcript, I have made any
corrections, additions, or changes I deemed necessary as
noted above to be appended hereto, and that the same is
a true, correct and complete transcript of the testimony
given by me.

30(b)(6)Denise Strait

Date

*If notary is required

SUBSCRIBED AND SWORN TO BEFORE ME THIS

_____ DAY OF _____, 20____.

NOTARY PUBLIC

[& - 25]

Page 1

&	12:11 1:17 4:3	17th 2:11	2019 97:22
& 3:8,13 73:15	12:17 9:4	18 21:11 143:1,3	114:13 131:4,12
0	12:22 9:8	186:23 187:1	143:9 176:22,24
02-254 4:20	13 23:21,21,22	208:13 210:22	187:6 209:21,24
02254 1:7	97:18 120:9,14	1865494 174:1	210:11,19 211:3
0700406 174:3	131:4 209:24	18th 22:3	202 2:7,13,18
1	210:4,11 211:8	19 143:6 210:25	3:11,16
1 4:13 9:3 21:5	131 210:11,15,19	191 114:19,25	2020 120:9,17
21:11,24,24	13th 79:5	115:14 116:24	122:10,14
24:10 27:8	14 23:21,22	19729 207:21	128:20 131:8
94:11 143:9	97:22 114:21	19777 74:20	133:17,21 195:6
208:8,13 211:3	115:9 128:20	19782 74:21	210:4,8,15
1,750 196:4	132:10,12	1994 7:24	2021 8:7 9:24
1,800 170:9	133:20 134:5,6	1:27 51:20	24:17 27:2
172:7	151:21 209:21	1:43 51:24	33:22 208:18
1,865.13 148:17	210:8	1st 176:22 187:6	209:3
1/10 194:15	142 122:4	195:6 199:21	2022 1:16 4:3
10 23:21,22	143 210:22,25	2	21:11,18 22:4,18
24:17 93:4,6,9	211:3,8	2 21:20 23:5,8	22:19 23:8
93:13 208:6,18	14th 87:16	51:20 97:11	25:17 26:5
209:19	120:17	208:16 209:3	207:14 208:13
100 177:10	15 23:22 53:12	2,156.25 147:24	208:16,20,24
1000 2:6,17,23	114:9 131:4	20 1:16 53:12	212:3
1050 3:10	132:9 146:13,16	54:15 59:13	2024 207:23
11 85:8,9 97:19	146:18 210:11	69:9 143:9	207 208:8
97:20,22 208:13	15,000 122:1	210:8 211:3	20th 4:3
209:21	15188 114:10	214:15	21 9:13 10:17,20
110 137:7,10	15201 114:12	20006 2:7,18,23	10:22 120:8
153:19	16 131:8,8	20036 3:10	143:13 208:13
1100 3:4	133:11,16	2015 75:3 209:6	211:8
114 209:24	187:17 210:15	201512 75:19	2100 2:12
12 93:5 114:9,13	210:15	2016 75:4 209:6	22 209:21
172:6 209:24	16th 133:17	2017 77:4 79:5	225 3:5
210:19	17 131:12 208:18	209:11	23 208:16
120 210:4	208:20 210:19	2018 85:13 86:6	23rd 22:17
128 210:8	171 2:11	87:16 88:11	24 208:18
	1775 2:6,17,22	96:20,21 209:15	25 12:8,11
			208:20

[26 - 80]

Page 2

26 27:2 208:24 209:3 27 209:3 270244111 160:11 28th 207:13 29 128:18,18,20 210:8 291.12. 147:25 148:4 2998 198:9 29th 133:21 2:53 97:11 2nd 212:3	30972 85:10 30973 85:11 31 23:22 31st 199:24 33374 77:3 33378 77:3 33821 93:15,17 344-4803 3:5 3448 142:25,25 143:2 159:3,3 3449 166:18 3462 145:10 193:8,10 35 79:10,13 113:19 38 22:25 24:4 399 160:15 168:10 3:09 97:15 3:47 119:25 3:57 120:4	5 5 26:4,5,9 171:22 204:17 208:24 208:24 5331174 212:5 213:2 214:2 555 3:15 56 135:12 57 135:1,2 593 189:16,20,22 192:24 193:3	6772 152:1,4 6790 160:7 6804 152:18 156:23 69,000 122:1 6:04 204:18 6:13 204:22 205:8 6th 21:18 22:18
3	4	6	7
3 24:16,17,21 119:24 136:4 165:14 171:22 208:18 209:5 210:22 3,250 197:7 3,500 196:16 30 1:14 4:15 8:13 21:11 22:1 106:24 112:10 178:1 208:14 212:5,17 213:2 213:24 214:2,4 214:12 300 170:6 3000 3:15 301506 187:2 301603 187:2 30363 2:12 30755 176:10 195:13	4 25:5,17,23 136:15 144:6 207:23 208:20 209:11 210:11 4,000 172:15 173:10 400 3:4 411 130:17 152:21 4362 1:18 494 174:2 4:20 1:7 4:20 4:32 144:7 4:46 144:11	6 1:14 4:15 8:13 21:11 22:1 23:8 27:2,9,13 208:14 208:16 209:3,15 210:25 212:5 213:2,24 214:2,4 214:12 6,500 197:10 6/18/1965 160:4 167:24 60 196:14 600 126:14 136:13 170:8 172:3 173:7,9 62 152:3,8 6711 129:11 6713 132:14 6726 146:18 6727 147:9 6735 146:19 6754 133:23 6762 133:23 677-4048 2:7,13 2:18	7 25:17 26:5 74:19,20 75:3 94:25 208:5,6,20 208:24 209:5 7/18 147:7 7/20/2022 212:5 70 125:2 70/30 173:11 174:21 177:21 70802 3:5 7121 129:12 71826 97:21 71835 113:19 71837 97:21 731 149:22 75 209:5 77 209:11 79441 120:15 79443 120:15
			8
			8 23:21,22 27:25 77:2,2,4 208:5 208:16 209:11 210:15 8,000 172:15 80 177:18 183:7 196:2 199:10

204:1	97 209:21	137:20	activity 46:3
800 198:5,7	a	accumulate	78:4 109:17
80th 88:1 177:19	aaron 2:10 5:18	177:23	132:3
182:8,21 183:21	aaron.modiano	accumulates	acts 70:20
186:14 202:21	2:13	177:4	actual 57:11
203:17	aberrations	accumulation	81:17,18 173:20
829 100:8	57:21	197:16	175:1
84130 176:10	ability 184:23	accumulations	acuity 139:20
84130-0755	able 33:21 37:19	178:2 197:11,13	add 52:4
195:14	45:17 90:18,21	198:21 200:17	added 138:16
86 156:23 176:12	98:7 124:9,18	accuracy 159:6	additional 16:4
209:15	130:17 135:21	162:1 165:18	109:6,21 192:1
8605 156:23	135:24 137:25	166:22 193:15	additions 121:7
87726 176:14	138:8 144:17,25	212:9	214:6
883 14:16	145:19 147:16	accurate 61:14	address 24:1
886-348-1286	150:9 154:17	62:7,14 90:8	56:16 90:5
179:2	160:23 174:11	207:7	98:11 160:6,13
887-3688 3:16	180:15 183:20	accurately 88:17	168:7 176:7
888-2998 198:5	185:3 189:15	acknowledge 6:8	195:10
198:8	190:19 196:22	6:12	adjudicated
9	201:3 202:11,14	acknowledged	40:11
9 24:3 77:1,1	absolutely 67:22	133:4,5	adjudication
85:9,10 86:6	abuse 13:14 30:2	acknowledge...	42:14 46:5 81:8
209:15,19 210:4	56:15 118:14	214:3	82:25
211:3	159:19 167:10	acknowledgm...	adjustment 84:2
90 136:11,16	167:12 169:16	134:6 212:12	administer 5:3
170:13,21	194:3 200:11	acronym 53:4	6:14
90/10 170:19	accept 198:23	acronyms 73:18	administered
906 74:11	access 21:2	127:6	6:13 78:21
93 209:19	35:12,14,17,21	act 70:1,3,12,17	administration
94 152:21 194:15	37:19 48:2	71:10,20 72:1,22	46:5
94105 3:16	accidents 56:25	73:3	administrative
95 7:25	account 77:19	action 5:5 24:22	67:2,5,6,13,18
95020 160:8	82:21 173:2	27:15	67:23 128:21,25
95033 160:16	174:6,10 195:4	active 66:14	129:7 130:9
955-8500 3:11	accountable	195:5	131:16,21 210:9
	61:9 71:16	activities 56:15	administrator
		57:23 71:1,2	188:15,16,17,18

188:24 190:3,4 190:11,14 administrator's 189:9 admit 179:11,24 admitted 179:16 179:17,19 advice 18:11 advices 18:14,16 advised 205:23 advocate 106:10 162:11,17 164:11,15,18 165:23 178:18 affiliations 5:11 affirmative 27:22 affixed 207:13 afternoon 4:1 agent 54:6,12 62:2,11 agents 36:3 126:3 agg 158:19 agg.com 2:8,13 2:19,24 ago 11:22 12:9 agree 4:11 6:15 140:15 157:20 185:11 agreed 136:21 139:1 141:23 agreeing 188:5 agreement 61:16 ahead 25:4 28:15 52:8,25 96:11 100:7 102:5 165:10	181:4 182:17 189:16 191:4,10 199:16 200:13 200:19 aid 143:10 187:3 211:4 aiken 3:14 6:2 15:22 205:19,21 205:22 al 4:16,16 212:4 212:4 213:1,1 214:1,1 alchemy 121:23 algorithms 40:9 allotted 212:20 allowed 147:25 188:10 ambulatory 73:21 amended 24:18 24:22 27:3,14,15 208:19 209:4 amount 105:22 137:17,18 147:24,25 148:19,22 149:15 150:3,3,5 150:6 188:5,10 188:14 189:4 190:3,6,12,13 197:20,24 204:4 amounts 149:8,9 analysis 58:9 72:7,17 75:20 76:7,23 analyzes 13:14 annie 77:5 78:13 79:4 209:12	annual 136:12 170:6 anomalies 57:24 57:25 answer 16:18 27:3,14 32:22 46:18 74:5,16 86:16 96:10 101:13 102:18 103:3,6,7 112:19 123:6 124:2 140:9 141:4 154:11,12 182:3 209:4 answered 103:8 answers 28:6,6 anticipate 23:25 169:5 anybody 14:5 16:22 17:1 35:11,14 72:15 82:10 anymore 94:23 apc 73:17,18 apologize 65:23 appeal 8:11 18:12 19:5,8,10 19:12,22 20:1,4 20:6,17,18,20,23 42:3,8 84:1 98:14,15 101:24 102:8 103:23 104:16 105:9,12 105:16 108:19 108:20,21,23,25 109:7,9 111:1,6 111:9 112:1 131:9 134:8,9,10	135:4,12 139:17 140:7 146:23 210:17 appealed 101:21 104:22 appealing 138:4 142:9,15 appeals 11:13 12:22 20:9,10 98:13 100:22 102:15 105:3,22 106:13 108:1,4,8 108:14,17,22 111:11,14 131:18,19 133:3 134:2 135:17 136:15 181:18 appear 116:20 appearance 5:9 appearances 2:1 5:11 appearing 1:15 1:22 2:5,11,16 2:22 3:3,9,14 22:8,13 appears 93:15 115:19 186:14 appended 214:7 apple 19:1,4 131:12 134:21 136:5,6 152:12 161:4 163:5 172:20,25,25 173:2,3,4,5,7 174:5,10 175:12 210:20 applicable 212:8
---	---	---	--

[application - b]

Page 5

application 38:13 203:24 applied 38:2 39:21 60:25 63:13 110:2 138:7 141:6 183:17 203:3 applies 42:20 apply 33:10 44:3 65:17 137:10,11 198:21 appointment 89:25 appreciate 164:8 186:25 approp 135:6 appropriate 20:10 65:17 109:19 110:3 135:7,10 appropriately 50:3 approval 163:14 approximately 7:18 8:7 14:1 area 54:9 57:2 58:3,5,8,22 109:20 137:6 148:9 150:5 153:17 199:25 areas 52:12 54:10 106:14 argue 103:4 arm 13:13 arnall 2:4,10,15 2:21 5:15,17,18 5:20	arranged 190:10 arrangement 116:3 arrangements 45:25 arrived 46:10 asked 102:20,23 133:2 asking 9:13 29:6 40:3 45:8 54:3 96:18 100:22 101:23 102:4 109:6 193:24 203:11 asks 35:17 87:23 aso 18:24 28:18 39:4 71:19 78:3 78:4 79:17 81:25 82:11,13 83:12 98:19 115:23 116:15 116:17,23 117:6 127:11 149:14 aso's 82:7 aspect 28:23 89:24 aspects 126:4 assignment 198:23 assist 194:1 assistance 159:5 161:25 165:17 166:21 193:13 assisted 26:19 assume 39:4 79:7,9 141:18 153:6	assuming 156:7 178:11 203:23 assure 70:8,11 71:2 atcs 73:25 atlanta 2:12 attached 212:11 attachments 75:18 attempt 135:18 attend 70:14 attention 85:15 attorney 5:13 9:20 10:14 16:16 212:13 attorneys 1:13 2:2 3:1,7 6:7 15:19,24 23:16 129:20,23 audio 4:10 159:6 162:1 165:18 166:22 171:9,13 193:14 audrey 114:14 209:25 august 85:13 86:6 87:16 88:11 131:4 209:15 210:11 212:3 augustine 14:13 auth 43:25 44:4 44:9,21,24,25 65:15,22 67:14 67:23 169:2 authorization 41:8,8 43:19,22 43:24 44:6,14,24	45:1,2,4,8 53:8,8 65:6,13,20 66:1 66:4,8 67:6,15 67:18 69:19 163:6 167:17 168:25 169:25 178:18 179:14 196:5,17,23 198:2,4 authorizations 32:5 43:16 44:21 65:15 66:9,24 67:21 68:1 authorized 5:3 66:6,13 104:24 105:8 automated 39:18 automation 40:19 available 90:24 118:15 137:5 157:25 212:6 avenue 2:6,17,22 3:10 aware 46:1 50:17 60:8 72:6 79:16 82:3,9,19 83:18 106:20 107:24 108:3,8 117:16 122:8,17 123:4,22 203:14 b b 1:14 4:15 8:13 21:11 22:1 53:7 57:15 64:25 107:12 208:11
---	--	--	--

[b - benefits]

Page 6

208:14 212:5	137:4,6 139:16	132:13 162:21	128:8 132:22,24
213:2,24 214:2,4	141:17 149:15	behalf 1:4 2:2	132:25 138:1
214:12	151:18 153:19	5:22,25	139:14,24
back 7:24 9:8	170:4	behavior 57:5,5	148:24 154:10
20:13 26:3	bases 111:16	behavioral 1:9	154:13 166:24
29:10 39:7 42:7	basic 58:9	1:14 8:17 9:17	171:11 185:23
42:21,25 43:1	basically 109:18	10:2,3,6,11 11:9	believe 15:15
50:2 51:24	137:8 192:2	11:12 12:13,16	40:25 44:13
59:10 62:3,5,10	basis 69:15	12:18,19,20 13:1	77:17 91:21
87:11 97:15	bates 74:20 75:6	13:23 22:2,14	92:4 96:18 98:9
99:1,18,22	77:2,6 85:10	25:24 26:10	102:19 117:4
101:22,23	86:8 93:9,13,14	27:14 28:6,11,12	118:18,25 127:9
102:10,16	93:16 97:23	28:16,19,23,24	127:23 138:18
103:19,24 105:4	100:8 114:10,15	29:2,8,8,13,18	141:7,22 142:7
105:18,19	120:11,14	29:25 30:1,14,20	142:14 153:23
109:19 110:3,9	128:21 129:11	31:11,16,19,23	163:13 179:6
110:15 113:13	131:6,9,13	32:4,10 33:22	181:2,23 205:1
120:4 122:14	133:22 134:24	34:8 36:22 37:7	benefit 57:18
132:10 135:11	142:23,23 143:4	37:11 38:10,23	59:18 65:12
144:11 146:12	143:7,11,14	38:24 39:3 41:3	92:11,22 93:1
146:12 151:20	144:20 145:7,9	42:11,19 43:18	96:20,22 116:3
151:23 156:11	146:18 151:25	45:21 48:1	116:14,16 124:2
156:14 161:22	152:5,20,20	49:18 53:19,22	124:3,25 143:10
161:22 172:12	158:21 165:14	54:18 55:12,18	168:21 169:20
204:22	187:1 193:5,9	70:7,9 72:16,19	175:1 185:19
backtrack 59:11	209:9,14,18,20	72:20 75:19	187:4 190:22
bad 166:10	209:23 210:2,7	76:6,22 77:14,23	192:22 211:5
balance 59:14,20	210:10,14,17,20	78:8,21 80:9	benefits 28:20
59:21,24,25 60:3	210:23 211:1,6,9	81:18,24 82:8,10	28:24 31:25
60:5,16 61:9,20	baton 3:5	82:12,14 83:19	36:4,21,23,23
63:4 108:1,5,15	bear 161:14	99:5,20 106:5	50:23 51:1,5,10
ball 109:23	167:19 200:25	107:25 114:24	54:11 56:23
barr 14:12 55:20	201:17	115:22,23 116:8	59:14,17 62:17
based 29:22	bears 74:20 77:2	116:12 117:2,17	62:20,24 64:9
65:20 67:7	85:10	117:18 118:6,13	65:13,16 68:9
80:21 98:6	becky 38:15	122:5,8,23	69:1,4,12 70:8
105:23 108:5	beginning 5:12	123:15,16	71:8,18,22 72:6
124:16 136:20	93:14 114:18	124:10 127:21	72:14 84:7

[benefits - call]

Page 7

87:10,24 88:4,10 88:25 89:13,22 89:24 90:9,11,14 91:5,12,17,24 92:10,19 96:13 125:17 126:8,23 131:5,13 136:6 143:3,6,13,24 147:1 151:1,8 152:13 154:22 158:6,9 159:18 160:19 167:9 169:23 175:4 177:22 180:16 181:14,17 184:5 184:12 185:2,13 185:17 186:13 188:16 189:2,5 189:25 190:4,5,7 190:20 191:20 194:3 195:9,21 198:15,24 200:2 200:6,8 202:15 203:13 210:12 210:20,23 211:1 211:9 best 34:2 better 24:1 70:10 74:15 90:22 beyond 154:23 big 33:7 129:6 192:12 bill 43:22 59:25 60:16 61:21 63:4 116:18 122:2	billed 58:4,7 61:9 74:3,5 108:5,15 111:21 137:17,21 147:24 150:5 174:7 190:13 billing 59:15,20 59:22 60:3,5 180:1 bills 59:24 108:2 189:4 190:7 birth 160:3 167:23 194:15 bit 8:23 13:7 20:6 77:13 106:23 161:23 180:17 body 87:11 book 131:13 136:6 152:13 210:20 boose 194:14 bother 163:21 bottom 86:12,25 100:10 113:23 bounce 162:16 bouncing 109:23 box 112:11 176:9 195:13 bradley 17:18 85:12 86:7 87:15 88:12 114:14 116:25 120:10,16 209:17 210:1,5 branded 133:2 break 51:13,15 97:5	brenda 14:13 52:18 53:17 54:14 brenda's 54:15 brief 9:6 51:22 97:13 120:2 144:9 204:20 briefly 22:12 192:8 bring 33:16 120:6 128:17,18 144:19 151:21 158:14,15 bringing 85:23 broadly 24:3 broke 198:6 broken 130:5 185:17 brought 21:9 bullet 139:3 141:22 142:7,14 bunch 33:5 86:1 burkholder 13:23,25 14:3 business 12:17 37:8 68:16 171:22 bw 1:4 2:2	ca 3:16 calendar 176:23 176:24,25 199:13 california 1:1,9 4:18 21:21 160:8,16 168:11 call 12:23 13:6,7 35:2,20 36:3,4,9 36:9,10,18,22 37:4,6,9 39:17 44:20 50:10 51:4,8 52:17 53:24 54:4,4,9 54:12,20 55:11 57:14 59:11,24 60:11,15 61:15 61:22 62:2,11,20 63:11,15,22,22 64:2,10,15 65:7 65:11,24 66:3 68:3,6,7 69:1,4 69:12 70:19 82:20 88:20 89:3,23 90:10,20 91:4,12,16,17,22 91:25 92:9,13,18 98:22 108:19,21 109:1,5,13,15,23 110:21 111:8 112:2,6 123:3,12 123:19,19,21,22 124:18 125:14 125:21 126:2,3 126:10,19 143:4 143:7,14,22,24 150:6 158:8 159:7,13,16,23
		c	
		c 1:15 7:8 106:11 159:15 162:21 167:6 193:20 201:25 202:1 208:5 c1 149:25 c9173 161:13 162:8	

[call - case]

Page 8

160:2,5,9,12,17	197:12,23 198:3	175:20,25 176:6	cara 193:20,22
160:21,25 161:1	198:5,8,12,19,22	176:11,15,19,24	193:25
161:5,8,11,14,18	198:25 199:3,7	177:7,13,15,19	card 156:10,14
162:2,10,15,18	199:14,20,23	178:1,7,10,13,19	156:17,17
162:23 163:7,11	200:3,7,12,18,23	178:24 179:2,8	care 12:18,20
163:25 164:3,9	201:2,9,13,16,19	179:23 180:1,5,7	25:14 44:2 57:1
164:16,18,25	201:23 202:16	180:9 184:13,16	65:21 67:10
165:7,19,22	202:22 203:16	193:19,23 194:2	122:5 159:9,24
166:9,12,23	210:23 211:1,9	194:10,14,19,23	162:10,17
167:4,7,15,18,22	called 11:5,5	195:2,11,19,22	164:10,15,18
167:25 168:5,12	15:11 32:14,19	196:12 197:1,4	165:23 169:24
168:14,19,23	32:24 33:3 63:5	197:11,22 198:1	178:18 194:3
169:3,7,11,15,18	76:22 80:23	198:6,9,17,20,23	196:14
169:22 170:3,11	96:19 116:14	199:1,5,13,18,22	cares 194:19
170:17,20 171:1	127:8 155:19	199:25 200:4,10	carolina 207:5
171:10,15 172:4	163:9,23 165:24	200:16,21 201:1	207:15
172:7,11,24	167:16 179:18	201:6,11,14,18	carolyn 75:5,13
173:1,12,18,23	caller 53:25 54:3	201:20	75:14,16 209:8
174:4,13,17,20	87:24 110:22	caller's 54:3	carriers 31:25
174:25 175:13	159:11,15,18,25	calling 64:8	56:23
175:18,24 176:3	160:4,7,11,14,20	92:12 159:8	carryover
176:4,9,12,18,21	160:25 161:3,10	163:22 166:24	201:12,15
177:6,11,14,16	161:13,17	171:11 184:6	cascario 2:16
177:24 178:4,9	162:14,20 163:2	185:2 193:17	5:19
178:12,14,15,22	163:8,20 164:2,7	194:2 202:15	case 1:7 4:19 8:9
179:1,5,12,15,21	164:14,24 165:6	203:11	8:20 9:14,17,20
179:25 180:4,6,8	165:21 166:8,11	calls 36:5,20	10:1,8,14 11:6
180:16,21,22	167:2,6,9,16,21	37:10 44:23	14:20,21,24
181:14,17,20,22	167:24 168:4,9	54:11 61:20	16:22,25 19:13
182:8,17 183:14	168:18,22 169:1	64:16 68:2,5,9	32:11 34:17
183:16,21 184:5	169:5,10,12,17	68:12,19,20	44:9,15,16 52:3
184:10,11,22	169:21 170:2,10	69:15,19 87:23	52:11 56:17
186:4,15,21	170:15,19,25	88:25 92:1	59:8 60:3 61:3
193:16,21,25	171:8,14 172:2,5	124:2 126:23	63:17 64:5
194:7,11,16,21	172:9,17,25	camera 4:6	67:11 77:18
194:24 195:3,12	173:3,17,21	campbell 14:12	78:13 82:20,22
195:18,20,23	174:2,11,15,18	capacity 8:2,3,14	83:2,6 84:6
196:13 197:2,5	174:21 175:9,14		100:20 103:25

104:5,7,14 129:8 129:25 130:11 146:22 196:20 cases 11:1 33:8 180:9 196:8 cat 202:2 categories 22:23 cause 40:18 207:10 causes 40:13 center 12:23 13:6,7,9 35:9,12 35:15,21,22 36:9 37:4,6,10 50:10 51:4 54:5 58:13 58:17 59:11,25 64:2,15 68:6,7 74:7 89:3,23 91:4,12,16 92:13 109:1 111:8 123:3,12,19,22 124:18 125:14 125:21 126:2,10 143:22 159:7,13 159:16,23 160:2 160:5,9,12,14,17 160:21 161:1,5 161:11,14,18 162:2,15,23 163:7,11,25 164:3,9,16,25 165:7,19,22 166:9,12,23 167:4,7,15,18,22 167:25 168:5,9 168:12,19,23 169:3,7,11,15,18 169:22 170:3,11	170:17,20 171:1 171:10,15 172:4 172:7,11,24 173:1,12,18,23 174:4,13,17,20 174:25 175:13 175:18,24 176:4 176:9,12,18,21 177:6,11,14,16 177:24 178:4,9 178:12,15,22 179:1,5,12,25 180:4,6,8 184:10 184:12,22 186:4 186:15 193:16 193:21,25 194:7 194:11,16,21,24 195:3,12,20,23 196:13 197:2,5 197:12,23 198:3 198:8,12,19,22 198:25 199:3,7 199:14,20,23 200:3,7,12,18,23 201:2,9,13,16,19 201:23 centers 36:18 52:17 central 33:3 35:18 131:23 132:5,6 cert 178:11,25 179:9,10 198:4,4 certain 25:10 58:3,17 156:25 165:23 certainly 78:1	certainty 139:10 certificate 90:20 207:1 208:8 certificates 92:20 certify 159:6 162:1 165:18 166:22 193:14 207:6,8 cetera 32:6 188:7 chad 13:23,25 14:2 challenge 14:25 15:1 62:2 88:4 challenged 108:11 chance 25:22 76:12 86:17 115:3 change 62:9 83:22 105:20 110:20 121:13 122:8 123:25 213:4,7,10,13,16 213:19 changes 122:14 122:18,25 123:4 123:17 212:10 214:6 charge 36:15,17 36:18 37:18 137:21 charged 61:13 charges 79:17 116:18 185:14 203:4,4	check 36:21,22 43:5,6,9,11 80:16 92:9 161:2,15 162:17 163:16,17 164:12 165:2 171:18 173:19 175:23 177:25 198:13 199:16 200:13,19 201:4 203:12 checked 162:4 166:1 checking 43:19 43:21 161:6 194:25 196:24 197:16 198:14 200:14,20,24 201:4,16 checks 80:7,7,9 80:13 chemical 136:9 chief 13:22 choice 87:3,3 choose 20:2 92:21 choppy 180:13 chosen 158:1,2 city 3:4 176:10 195:13 civil 22:1 cj 1:4 2:2 claim 20:20,21 29:1,8,23 30:5 31:16 38:13,16 38:21,23 39:9,10 39:14,18,21 40:11,13,19 41:3
---	--	---	---

41:5,9,13 42:10 42:18,19,25 43:1 43:3,4,4,18,20 44:3 46:6,8 48:6 49:23 54:21,25 55:1,1,12 57:10 57:22 58:10 62:3 63:1 64:17 66:14 79:23 81:19,25 82:14 83:23 84:12 88:3 90:1,3,3,4 93:24 99:3,6,19 99:23 101:1,19 102:10 103:18 103:21,23,25 104:10,14,23 105:10,16,21 106:6,19 109:7 109:11,25 110:6 110:18 111:23 116:14 124:11 128:13 138:3,6 138:11,15,19 139:5,11,16 140:6,17,24 141:1,8 142:19 148:13,20 150:11,20 151:1 151:9 158:11 192:15 202:15 claimant 175:17 claimants 19:8 claims 9:17 10:10,11 11:12 12:22 13:1,2 18:19 28:1,5,11 29:11,17,20,22	30:10,13,19,23 30:25 31:12 32:3,4 33:12,14 33:16,17,23 34:7 34:9 35:11 37:11 38:2,6,10 38:12 39:13,18 39:22 40:3,8,10 40:15,16,22 41:18 42:4,15 45:20 46:2 48:3 48:4 54:11 55:2 55:16,18 56:22 57:21 59:2,8 60:3 62:3 70:21 72:8,18 73:2 77:14,20,23 78:2 78:3,6,21 79:8 80:6,8 81:8 82:8 82:25 83:19,20 84:13 93:9 94:15,16 98:25 99:25 100:20 101:4 102:16 104:4,7,17,22 105:8 106:4,11 109:19 110:2,2 115:20,21,24 116:12,18,19 117:18 118:6 119:8 124:4 125:18 127:16 127:21 128:3,4 135:20 136:1,5 139:24 141:4,17 143:24 149:2 155:10 156:25 157:17 162:21	162:24 174:7,11 176:7,15 178:5 179:6 180:2 181:8 183:17,22 186:17 188:14 188:15,17,18,24 189:9 190:3,4,10 190:14 192:16 193:2 195:10 199:6 203:19 209:19 clarifications 22:16 clarify 52:2 clarity 89:14,18 158:6 class 24:22 27:15 59:3,5 130:10 146:21 classes 70:14,15 70:16 classifications 73:22 cleaner 181:11 clear 88:23 102:7 185:9 clearly 88:17 clears 77:13 client 39:4,15 71:19 78:12,14 82:11,13 84:17 84:18 98:19 99:10 116:15,18 116:22,23 117:4 117:7 133:3 154:18 163:5 client's 82:1,7	clients 18:24 28:18,18 30:21 79:17 83:13 115:23 127:11 154:16 clinical 12:23 45:10 67:20 close 110:21 112:6 132:13 closed 113:1 club 1:18 clunky 189:21 cms 73:20,24 117:24 118:1,19 118:24 119:1,3 125:2 137:7,13 153:20,23 coach 94:7,19,21 94:22,23 cob 198:10 cobra 176:16 code 58:13,17 63:18 64:13,17 64:19 74:2,7 100:20,24 195:14 coded 57:15 codes 30:11 32:7 32:11 58:6 coding 29:22 30:10 32:5 coinsurance 171:16,20,24 173:10 177:2 204:2 coinsurances 188:7
---	---	---	--

colleague 6:1	company 1:8	205:9	constructed
colleagues 5:16	166:25 171:12	conditions 39:10	92:24
collecting 26:20	180:2 212:4	41:10 141:10	contact 13:9
57:17	213:1 214:1	conducted 4:5	53:7 55:22,23
columbia 207:14	company's 25:25	4:21 72:7	59:24 61:1
combination	26:11	confident 24:14	99:11,12 132:1
19:23	compare 173:22	confidential 1:13	138:17 198:1
combine 200:16	competitive	129:24	contacts 51:4
combined	137:5 153:16	configuration	contained
200:11,15	complaint 24:18	82:25 84:5	107:22 125:5,15
come 26:3 35:6	24:22 27:15	confirm 41:5	126:5
39:9 41:3 53:25	208:19	51:4 61:15 62:6	contains 131:19
81:3 85:6 98:18	complaints	65:11 172:22	contents 94:6,12
99:8 110:12	121:12	194:8	187:13
116:7 119:9	complete 20:11	confirmation	context 77:16,17
comes 43:18	42:14 207:7	166:4	115:9 121:9
50:2 98:16	214:8	confirmed 62:8	202:19 203:8,25
108:21 109:23	completed 20:12	65:13 195:4	continue 4:10
116:2 152:19	212:17	confirming	continues 110:19
coming 26:25	completes 46:3	194:12	continuously
106:12 109:16	compliance	confused 140:21	85:22
141:16 145:15	70:17 71:10,11	confusing	contract 116:4
comment 121:25	72:8 73:3	139:15 157:20	contracted 13:19
comments	compliant 71:3	connecticut 1:8	contracts 13:18
121:18	complied 72:21	3:10	contribute 54:10
commercial	complies 71:20	connection 4:7	convention 3:4
30:21	comply 72:1	85:24	conversation
commission	concern 82:6	consent 160:22	55:2,25 56:3
207:23	115:20	168:15	65:5
common 19:7	concerning	consider 139:23	conversations
56:14,20 57:18	91:12	178:20	57:19 88:20,22
communicate	concerns 100:20	considered 54:8	202:13
62:11	concierge 3:19	109:11 121:22	coordinate 31:24
communicated	143:19	131:20 201:7	coordination
60:9	concluded 165:9	considering	56:22 198:14
communication	166:14 206:1	106:4	coordinator
108:18	concludes	consistent	20:10 135:17
	180:10 202:3	129:24	

[copays - cy]

Page 12

copays 188:7	189:11 203:24	cover 146:4	currently 126:11
copied 76:11	204:5 205:3	170:13	198:10
86:19 89:10	214:8	coverage 51:6	custom 19:19
114:21	corrected 111:23	66:7,13 90:20	customary 38:5
copies 32:9	corrections	92:21 168:17	39:5 42:20
68:12,22 212:14	214:6	191:16	45:14 46:21,25
copy 203:11	correctly 136:5	covered 136:11	47:3,9,11,14
corner 146:17	correspondence	136:17 148:17	48:10,13,14,22
146:20	22:17 133:7	148:22 149:7,15	48:22 49:10,20
corporate 10:1,5	cost 57:16,16,16	175:6 190:8,20	50:4,13 63:14
10:24 16:12	77:20 108:12	191:20,24	95:4,20 123:18
22:2	148:8	covering 111:16	135:15 140:25
corporation 1:8	costs 78:4,6	crandell 75:5	141:14 150:11
1:9,10 187:3	counsel 1:20 2:1	209:9	150:12,19 151:3
correct 12:10	5:10 7:7 9:9	created 20:21	151:11 154:19
13:3 18:22,23	14:18 15:9,14,17	107:10 113:23	157:18,19
24:14,15 28:7,8	23:9 24:12	113:24,25 119:7	170:14 177:13
29:13 31:8	51:25 52:1	119:10	177:17 181:24
33:19,20 34:9	97:16 120:5	creates 20:18	182:8,13,22
38:24 39:23,24	144:12 204:23	credentialing	183:7,11,22
43:11 44:7	207:9 208:17	12:5	186:15 192:5,6
46:11 48:7,8	212:14	creyna 159:12	192:17 193:2
63:7,22,24 64:2	county 207:14	167:3 168:2	199:11,12
68:7,9,10 74:9	couple 20:2	cross 177:23	202:22 203:18
80:10,18,19	69:21 90:25	198:21	204:4
91:17 96:1 99:7	117:8 122:18	crosswalk 73:11	customer 13:9
101:6,22 102:11	129:13 130:21	crosswalks 73:9	36:2,3,19 87:9
102:12,16	132:14 146:6	73:23,24 74:2	88:21 92:18
103:19 106:6	179:20 180:23	crousillac 3:3	98:16,19,22
110:10 112:4	course 68:16	crousilliac 5:21	132:2 159:9
125:6 140:7	courses 70:20	5:22 205:3,16	customized
142:15 150:21	court 1:1 4:17,25	crr 1:21 207:22	19:24 20:11
151:3,5,11 153:3	6:4,22 7:5 8:25	crutcher 3:8,13	cut 29:5 65:23
155:20 168:17	16:6 25:13	cs 212:15	184:9
169:16 171:16	32:21 39:25	current 11:8	cv 1:7 4:20
171:18,23	45:6 112:18	13:20 14:14	cy 64:12,17
173:20 177:12	145:3,18 160:7	17:3 176:17	100:11,20,24
182:22 185:14	182:2 205:14,20		101:19 102:9,15

[cy - designated]

Page 13

103:18 106:5,10 106:14 147:21 149:22 150:1	dc 2:7,18,23 3:10 dcs 117:1,3 dead 161:21 deal 64:8 dealing 55:4 71:12 dear 172:2 december 75:3 207:23 209:6 decide 116:18,23 decided 104:17 decision 93:25 declaration 11:5 declare 214:4 dedicated 70:25 161:3 deductible 136:13 148:3,14 170:6,12 171:16 171:21,23 172:19 173:7,9 177:1,3,7 183:8 188:6 196:3,16 197:19,24 204:1 deemed 214:6 deeper 54:9 157:7 defendant 3:1 5:23 25:23 27:3 27:13 209:4 defendants 1:11 3:7 5:25 25:18 26:6,9 44:15 204:25 208:21 208:25 defense 27:22 defer 28:22 118:25	definitely 84:25 166:1 definition 74:3 delay 161:16 delegate 28:17 28:22 45:19 delivered 29:23 30:13 118:1 delivers 20:9 delving 46:15 demographic 58:3 demographics 13:19 demonstrations 37:24 denied 179:7,8,8 denise 1:15 4:14 7:8,14 21:12 22:3 77:5 205:10 208:5,14 209:13 212:5 213:2,24 214:2,4 214:12 denoting 106:18 department 34:22 35:1 62:4 66:24 72:7,15 83:2 162:22 163:17 dependency 136:9 depending 70:21 99:10 112:5 depends 4:6 60:19 63:18 67:3 104:21 111:7 124:23	deponent 212:13 214:3 deposed 7:16,22 8:2,6 9:13,23 deposing 212:13 deposition 1:14 4:4,14,21 6:8,9 6:10 9:20 10:14 15:6,10,11 16:21 16:21,24,25 18:6 21:22,25 22:9,23 55:9 132:18 147:4 152:15 206:1 depositions 10:20,21,25 depth 50:19 121:3 describe 19:6 28:9 40:7 45:18 67:1 described 65:9 137:24 189:10 190:15 describes 83:21 138:23 141:25 142:14 describing 114:2 description 83:21 92:12 143:11 187:4 211:6 descriptions 18:25 83:14 138:2,23 designate 129:19 designated 22:14 22:24 27:25
d			
d 100:14,18 102:24 208:1 dark 121:23 data 48:2 57:5 57:22,23,24 58:9 112:13,21 119:6 124:17 131:19 137:5 141:16 153:15 database 107:13 107:16,20 124:17 databases 49:11 date 1:16 29:21 113:25 147:6 160:3 167:23 176:19,22 194:15 195:5,7 198:11 202:2 213:24 214:12 dated 21:17 22:3 85:12 120:17 133:17 david 14:12 day 78:1 122:4 172:20 178:8 207:13 214:15 days 121:8 171:22 179:20 212:17 db 1:4 2:2 dba 12:14			

[designated - document]

Page 14

46:16 50:22 79:21 88:24 100:21 154:22 designates 100:25 designations 129:21 designee 22:20 23:25 24:7 designees 24:4 despite 116:19 detail 34:5 45:18 65:8,17 90:11,19 90:21 92:2 104:11 105:23 108:10 124:22 125:19 126:4 192:1 details 20:7 41:5 41:13 43:7 46:10 81:3 82:23 93:1 110:1 124:3 determination 66:25 67:10,13 105:12 determine 30:6 39:13,20 40:10 58:10 69:15 71:19,25 84:8 92:11 109:20 147:16 158:10 185:4 191:23 determined 38:22 42:4,18,19 42:24 84:2 117:24 136:20 137:4,22 139:4	153:19 189:8 determines 39:6 137:18 188:15 190:3,14 detox 160:1 169:13 185:22 186:13,17 196:1 developed 37:16 119:6,7 developing 34:23 development 34:19 deviate 118:2 deviations 58:11 dewey 3:19 diagnosis 30:11 differ 111:6 difference 67:4 117:17 188:10 189:3 190:6 differences 141:19 different 20:3 31:4 32:6 33:6 36:8,21 57:9 58:13,16,20 60:21 83:21 88:3 89:5 90:5 93:2 95:21,22 110:7 111:19 125:21 134:3 137:1 141:12,16 144:14 155:19 171:5 174:8 differential 105:1	differentiate 87:19 differentiating 89:5 differentiation 48:20 differently 84:12 109:11 184:17 differs 134:4 difficult 140:16 202:5 difficulty 89:4 digest 130:6 direct 14:10 61:22 63:21 85:14 110:5 115:6 129:9,12 130:24 135:24 162:8 directed 103:24 109:7 132:4 directly 14:9 67:9 111:5 116:2,8 117:6 118:1 150:6 189:6 director 11:23 12:4,4 52:17,19 67:8 directs 63:19 64:10 disclaimed 66:10 disclaimer 66:1 discuss 16:20,21 16:25 59:2,16,21 60:2,5,11 85:25 89:2 153:4	discussed 56:12 59:12 80:9 88:11 89:12 123:10 183:13 183:16 discusses 114:23 discussing 115:18 discussion 27:10 55:19 88:16 89:1 144:1,5,24 145:12 156:21 192:4 203:24 disorder 73:13 display 125:6 displayed 89:6 distinct 30:24 distinction 203:3 district 1:1,1 4:17,18 21:21 division 1:2 4:19 21:22 document 21:15 21:16,23 22:6 25:1 26:16 27:18 28:21 34:13,15 73:12 75:23 77:11 83:6 86:16,19,20 86:22 93:4,9,15 93:20 94:2,10,14 94:16 98:1,3 100:23 107:10 115:5 128:19 129:6,7,14,18 130:1,5,9 135:22 135:23 136:16 146:25 147:2
--	---	---	--

152:16 187:9 189:19 192:9,12 192:22 209:19 documentation 35:3,6 111:15 documentations 109:10 documented 193:1 documents 18:5 18:8,9,12,22 20:24 26:13,20 26:23 69:22,22 69:24 83:5 85:23 86:1 92:20 94:6,13 117:9 127:4 129:13 148:22 doing 66:24 193:21,23 dollar 178:8 double 161:6 166:1 175:23 199:16 201:3 doubt 91:15 drafted 134:11 drafting 83:13 154:3,14 duly 7:9 dunbar 3:2 5:22 dunn 3:8,13 6:1 21:17 duties 81:7 82:12	85:11 86:5,6 87:12 89:9 114:13,21 115:9 115:18 116:24 120:9,14,16,22 120:24 159:15 167:6 208:1,11 209:7,11,15,25 210:4 213:3,3,3 earlier 45:13 77:12 89:20 95:19 early 40:5 easier 130:6,25 152:2,9 easily 81:3 economics 119:8 119:13,18 137:14 edification 65:16 edits 43:3 effect 112:3 effective 176:19 176:21 187:5 195:5 effort 127:10 eight 15:18 either 30:13 51:3 67:9 84:1 116:16 129:4 139:2 141:24,25 145:22 157:18 elaborate 13:6 electronic 45:23 electronically 39:19 42:25 100:1	elements 15:10 eligibility 30:8,8 31:24 41:6 162:5 173:19 eligible 65:19 135:13 136:12 136:17,19 137:19,22 138:17 139:3 150:3,6 153:18 187:21,24 188:6 188:8,14 189:3,7 189:8,17,24 190:2,6,14 196:2 196:15 emergency 190:9 employed 126:11 employee 36:25 37:2 75:14 employees 14:15 92:21,25 125:14 125:21 126:15 152:12 186:4 employer 11:8 78:2,3,5,14 99:9 117:6 127:24 188:23 enabled 143:18 143:19 encompass 57:6 encompassing 12:11 ends 88:2 engage 56:2 engaged 45:23	engagement 108:23 enhance 202:8 enhanced 80:24 155:20 159:5 161:25 165:17 166:21 180:13 193:13 ensure 141:5 entails 50:20 entered 20:8 29:21 entire 114:5,6 152:16 entities 30:24 entitled 21:25 24:21 25:23 26:9 27:13 entity 12:17 eob 42:23 43:8 63:10,18,22 64:17 99:11 147:17 150:15 eobs 63:4 equates 74:2 errata 212:11,13 212:17 error 13:15 56:15 84:8 91:24 escalated 55:21 escalation 54:4 55:24 131:23 132:2 escalations 132:5,6 133:1 estate 160:14 168:9
e			
e 16:9 75:4,13 77:4,15,17 79:4			

estimation 49:17 139:6 et 4:16,16 32:5 188:7 212:4,4 213:1,1 214:1,1 evaluated 105:17 event 136:24 events 207:10 everybody 205:12 exactly 66:5 84:22 101:25 140:17 147:10 147:17 162:9 examination 7:10 208:6 example 42:17 58:23 67:12,14 67:19 73:14 74:12 85:4 87:21 88:2 122:3 exceed 170:9 excel 76:4 exception 40:12 41:10 116:14,15 excerpt 87:6 excerpts 152:17 exclusion 107:13 107:16 196:21 199:4 exclusions 196:9 199:1 excuse 22:18 23:21 70:16 71:23 150:1 189:7	executive 78:12 78:14 84:19 exhibit 21:2,5,11 21:24,24 23:5,5 23:8 24:10,16,17 24:21 25:5,5,10 25:14,17,23 26:4 26:5,9,25 27:2,7 27:8,9,11,13 74:19,19,20 75:3 77:2,2,4 85:9,10 86:2,6 93:4,6,9 93:13 97:18,19 97:20,22 106:3 113:19 114:8,9 114:13 120:7,8,9 120:14 128:20 130:8 131:3,4,8 131:12 132:9,9 132:10,12 133:11,16,20,22 134:4,5,6 142:21 143:1,3,6,9,13 145:8 146:13,14 146:16,18 151:19,20,21,21 152:6 158:16 159:3 186:23 187:1 208:13,16 208:18,20,24 209:3,5,11,15,19 209:21,24 210:4 210:8,11,15,19 210:22,25 211:3 211:8 exhibits 21:8 25:12 129:22 131:2	exist 94:23 expect 186:16,20 203:18,25 expecting 107:20 expense 137:19 137:22 150:3 190:15 expenses 136:12 136:17,19 137:4 138:17 139:4 153:18 187:22 187:24 188:8,14 189:4,7,8,17,24 190:2,6 196:3,15 experience 85:21 91:11,14 98:7 186:3 experiencing 8:24 expert 55:5,25 55:25 121:6 139:24 experts 52:10 54:9 55:3 expires 207:23 explain 65:18 90:2,22 110:23 135:18 137:15 explained 14:19 137:3 explains 135:25 explanation 62:16,20 64:9 131:5 147:1 150:25 151:8 210:12 explanations 62:24	expressed 82:6 extent 28:14 46:15 47:18 50:8 126:6 128:11 182:16 extremely 202:5 eyes 1:13 129:20 129:23
			f
			f 40:4 168:4 facilities 179:18 facility 42:6 48:9 48:12,21 87:20 87:25 121:14 122:9,19 141:3,7 141:14,20,25 142:5 151:3 157:19 159:20 167:12 168:8 183:17 184:1,3,6 184:12,17,19 185:4,12,14,17 185:17,19,25 186:2,4,9,12 192:5,16,17 194:6 202:15 203:4,15 facility's 160:13 fact 41:6 61:7 62:12 116:19 182:1 fails 212:19 faiman 120:10 120:24,25 210:6 faintly 158:24 fair 47:10,13,19 47:21 48:2,2

[fair - foxtrot]

Page 17

91:3 104:15 fairly 53:15,15 fall 37:4 40:13 48:3,6 falls 45:10 67:18 familiar 17:13 17:14,18,20 18:2 30:15 35:24 38:1,4 45:14 49:6,9 50:24 53:19 64:12 73:7,8 76:5 100:24 117:11 127:18 128:24 130:12 155:25 185:21 family 170:9 172:8,16 far 88:10 94:22 106:2 175:5 february 27:2 97:22 195:6 199:20 209:3,21 federal 22:1 70:12 fee 13:18 79:17 149:8,10,14 feel 24:13 109:10 fees 137:6 153:16 fell 40:16 felt 135:12 fewer 69:8 126:14 figured 158:17 158:20 file 109:9 118:3 162:6,7 166:2	filed 4:17 11:6 files 118:1 finalize 46:5 finally 53:6 86:4 financially 5:5 find 89:25 152:2 165:4,12 172:23 finding 87:22 fine 21:10 115:7 finish 191:2 finished 96:9 firm 5:1 first 7:9,21 13:3 21:15 25:18 26:1 52:16 53:25 54:12 75:21,24 76:1 111:17 112:3 121:13 135:11 136:3 137:9 138:25 147:8 153:13 175:11 178:17 194:13 201:24 208:22 fits 28:12 five 7:20 8:1 14:10 51:14 163:23 fixed 145:24 flagged 100:14 100:18 102:24 flip 93:17 115:11 flow 39:22 40:3 folks 87:17 follow 29:6 66:11 69:14 84:10 111:12 117:24	following 79:6 88:8 109:23 131:1 follows 7:9 foregoing 207:6 214:5 form 19:21 28:13 29:15 31:1,13 32:18 34:10 38:8 39:1 41:21 42:12 43:7,13 44:10 46:12 49:1,12 54:22 55:13 58:24 61:24 62:22 63:8,23 66:15 68:17 71:13 74:13 76:9 78:10,25 79:19 80:11 81:20 82:15 83:24 84:24 89:8 90:15 91:6 91:18 92:14 95:24 97:3 100:2 101:9 104:8,19 106:7 107:6 112:10 113:8 115:25 117:20 122:11 122:20 123:5,20 124:13,20 125:8 126:18 127:12 134:13 135:5 136:2 138:12 139:7,18 140:2,8 142:2 149:1,16 150:13 153:5	154:4 182:19 183:3 184:14 185:6 186:6,18 188:1,20 190:23 191:7 202:24 203:21 formal 35:4 108:22,25 111:10 formalize 112:1 formalizing 111:9 former 61:19 formerly 38:15 found 84:4 foundation 41:22 44:11 49:13 60:18 76:9 79:20 80:12 82:16 89:8 90:16 91:19 92:15 97:4 101:9 104:20 106:8 107:7 113:9 117:21 122:12 122:21 127:13 134:14 139:8 140:19 149:18 153:6 154:5 183:4 184:15 185:7 186:7,19 191:8 203:22 four 14:1 15:15 15:17,25 52:9 fourth 201:11,14 foxtrot 168:4
---	---	---	--

[francis - going]

Page 18

francis 3:19 4:23	66:14 73:16	175:2 183:24	157:6 161:22,22
francisco 3:16	87:13 93:23,24	197:13 199:8	161:23 165:3
fraud 13:14	111:3,13 112:7,8	given 43:23	171:5 172:20
56:14	115:17 186:2	66:10 78:6 88:5	173:8 179:16
frc 88:3	187:25	91:4,11 99:3,12	181:4 182:17
free 159:20	generate 43:9	123:24 186:14	187:12,16,17
167:11	45:12	203:8 205:10	188:13 189:15
frequently 30:12	generated 20:1	214:9	189:16 191:4,10
front 187:2	43:3 45:5,9	gives 107:1	198:12 199:15
full 104:23	generation 20:7	150:7 185:3	200:12,19
152:12 192:22	20:13	glance 136:7	204:12,15
fully 40:11 46:1	generically	glitch 170:23	goal 103:4
104:24	87:23	171:6,9,13	god 7:3
function 89:23	geoff 5:24	global 31:21	goes 41:14,17
functions 71:11	geoffrey 3:9	globally 77:23	42:6 137:15
71:15	15:21 212:1	go 4:11 9:1,2	153:10,12 192:1
funded 175:14	geographic	21:21 23:2,4	going 4:2 6:5 9:4
further 6:12,15	58:22 137:6	24:16 26:24	9:8 24:25 25:7,8
136:8 204:7	153:17	28:15 40:10	26:24 27:6 28:4
207:8	getting 121:3	51:16 52:8,25	51:13,21,24
g	giant 151:21	56:3 62:5 74:18	53:18 59:10
g 3:14 16:9	gibson 3:8,13	76:25 77:1 85:8	66:5 75:11 76:8
52:19	6:1 21:17	87:11 94:24,24	76:11,17 77:1
ga 2:12	gibsondunn.com	95:3,11 96:11	85:9 86:3 93:16
gallagher 52:22	3:11,17 212:2	97:8 99:6,8,9,12	94:25 97:12,15
56:7,10	gilroy 160:7	102:5 106:17,23	100:19 103:3
gap 122:1	give 14:11 63:11	107:12 109:19	105:6 110:1,5,20
137:12,21	65:8 67:19	110:9,15 111:10	114:7 115:2,13
153:23	76:12 90:2	112:9,24 113:18	117:8,9 119:25
gathering 26:20	111:17,24 121:9	114:8,9 119:21	120:4,7 125:2
26:22	124:3,6 127:5	120:7 127:3	129:9 130:14,17
gatos 160:15	132:5 142:23	131:1 132:8,9,12	132:12 136:1,8
168:10	158:21 161:10	133:10 137:10	136:15 143:16
general 73:8	162:3,11 164:19	144:2 145:25	144:7,11,13
90:2 184:18	167:17 168:14	146:2,12,12	145:18 146:7
generally 32:23	168:20 169:19	147:6,7,7 149:21	151:21 159:1,2
33:2 38:9 54:23	170:23 171:7	149:22 151:20	164:10,12 165:2
	172:12 174:12	151:25 152:2,18	165:10,14 166:7

[going - held]

Page 19

166:17 168:24	guess 76:3	headway 121:3	139:14,25
169:24 170:5	guidance 132:6	health 1:9,14	148:24 154:10
171:25 173:15	guideline 66:10	8:17 9:17 10:2,4	154:14 166:24
173:16 182:15	guidelines 34:20	10:6,11 11:9,10	171:11 185:23
186:24 189:15	65:21 189:10	11:11,12 12:13	190:8,9 191:20
202:4 204:9,18	h	12:16,17,18,20	200:10
204:22 205:8	h 16:8 208:11	12:20 13:2,23	health's 25:24
golden 2:4,10,15	213:3	22:3,15 28:7,11	26:10 27:14
2:21 5:15,17,18	h0015 73:2,7,12	28:12,16,19,23	healthcare 1:8
5:20	74:2,11	28:24 29:2,8,8	29:7 119:7,13,17
good 4:1 7:12	half 29:4 56:11	29:14,19 30:1,1	119:18 137:14
20:6 33:16	85:16 86:12	30:14,21 31:11	212:4 213:1
49:19 50:12	han 16:5,8,11,14	31:16,19 32:4,11	214:1
51:18 67:1	hand 6:25 20:4	33:22 34:8	hear 32:21 39:25
193:19,22	146:17,20	36:22 37:1,3,7	48:14 74:4
205:18	207:12	37:11 38:10,23	144:23 145:2,3
grayed 112:11	handful 18:8	38:24 39:3 41:3	145:13,14,19,21
great 159:1	23:20 69:8	42:11,19 43:18	158:19,24
163:20	handle 32:5	47:10,13,19,21	165:15 166:15
greater 137:18	56:24	48:1,2,2 49:18	180:17 182:2,7
190:13	handled 42:14	53:19,22 54:18	182:21,24 183:2
gregory 2:4,10	88:14	55:12,15,18	183:23 202:6,21
2:15,21 5:15,17	handles 42:7	72:16,19,20	203:2,5
5:19,20	hanson 77:5	75:19 76:6,23	heard 4:8 27:21
group 77:18,19	79:5 209:12	77:23 78:8,21	47:2,8,10 48:9
78:5,15 82:18,19	happen 109:13	80:9 81:19,25	48:12 51:9 70:1
99:9 115:19	177:8	82:8,11,12,14	76:5 79:25
116:3 117:6	happened 85:5	83:19 90:7 95:1	80:23 112:16,21
173:21,22,25	162:4	99:5,20 106:6	127:7,10,19
174:2,5,7,9,12	happens 59:18	107:25 114:24	131:17 148:19
175:15,22,22	77:22 87:22	115:22,24	148:25 156:1
188:23	162:9	116:12 117:2,17	186:21 202:17
groups 78:2,3	hcpc 58:18,21	117:18 118:6,14	203:16,17
127:24	73:2,7 74:8	122:5,8,23	hearing 6:22
gsigler 3:11	147:18	123:15,16	held 9:6 51:22
212:2	hcpcs 58:17 73:8	124:10 127:21	97:13 120:2
guarantee 66:2	73:24	128:8 132:22,25	144:9 204:20
		136:9,18 138:1	

[hello - inquire]

Page 20

hello 158:23 197:21 help 7:3 52:19 53:19,22 54:6,7 54:18 56:4,22 109:8,8 132:7 159:17 167:8 175:7 hereto 214:7 hereunto 207:12 hey 51:12 54:5 83:20 84:21 hi 79:5 121:2 159:11 165:19 167:2 higher 54:6 58:4 hold 102:25 103:2 114:20 129:1 164:5 165:8 166:13 176:13,13 177:16 196:23 197:5 199:15 200:20 holding 39:19 165:20 holds 137:20 home 113:24 honestly 8:25 honored 163:24 hospitalization 201:7 hospitalizations 195:25 hot 94:12 hotline 55:9 hour 51:14 56:11 97:7	hours 15:16 house 6:2 118:8 hr 92:22 huh 93:7 172:4 194:23 197:22 200:21 201:5,18 hundred 68:4,20 135:14 139:10 hundreds 33:8 hypothetical 104:20	identified 89:19 185:16 186:12 identify 98:7 174:10 185:12 ii 3:4 image 84:3 imagine 41:2 immediately 85:6 impact 71:24 128:11 impacted 84:13 improve 69:16 inaudible 164:2 179:3 194:20 inaudibly 143:25 145:11 145:17 include 135:4,18 included 138:20 155:4 177:7 includes 67:8 157:10 including 194:4 incomplete 104:20 increase 128:2 index 3:21 indicate 60:22 74:2 148:7 151:1,8 184:2 192:15 indicated 113:3 indicates 39:16 60:25 136:4 157:16 184:5 indicating 19:9 110:21 134:7	150:18 individual 8:14 10:3 20:16,18,21 89:19 100:21 104:10 105:3 130:10 136:13 170:7,8,8 172:3 172:15 196:4,17 197:8,10,17,18 individuals 16:2 17:4,6,9 30:22 35:20 49:17 industry 73:16 119:6 info 160:23 162:12 information 24:4 30:5 78:7 83:5,7 90:8,14 91:4,11 92:11 96:25 99:12 109:6 124:11,18 125:15 168:1 169:20 172:22 174:16 175:1 185:13 194:17 informed 123:17 130:5 initial 66:25 110:22 168:2 202:1 inpatient 169:9 178:21 194:5 195:24 200:1,5,8 201:7,10 202:18 input 83:6 inquire 98:23
	i		
	ibagg 35:24 36:1 36:15 37:14,20 37:22,23 48:17 48:21 59:19 87:7,17,25 88:10 88:19,22 89:6,13 95:6,11 96:7,12 96:15,21,24 124:22,24 125:6 125:15,17 126:5 126:8 184:17 185:18 ibaggs 88:16 idea 135:9 identical 152:25 identification 21:13 23:10 24:19 25:20 26:7 27:4 75:7 77:7 86:9 93:11 97:24 114:16 120:12 128:22 131:7,11,14 143:5,8,12,15		

[inquired - know]

Page 21

inquired 96:19 inquiries 126:1 inquiry 54:3 55:23 84:1 111:2 installation 82:20 83:2,6 84:7 116:4 instance 57:1 83:18 instances 82:5 84:20 118:13 instantly 184:23 185:3 instructing 62:20 insurance 1:8 25:25 26:11 156:8,10 170:13 212:4 213:1 214:1 intake 45:20 65:10 99:15 108:20,24 116:9 178:17 integrations 55:1 integrity 12:24 13:12,13 52:22 53:1,3 56:16 71:8,18,22 72:6 72:15 intensive 33:12 72:18 122:4 195:25 interact 17:4,6 17:10,16,22	interacts 17:24 interchangeably 188:12 interested 5:5 51:6 207:10 internally 109:1 internet 4:7 35:18 interrogatories 25:19 26:1 208:23 intranet 33:2 35:19 intricacies 50:13 investigation 56:25 investigations 57:3,6 involved 9:16,17 56:24 88:22 involvement 83:12 iop 160:1 167:13 169:8,13 185:22 186:13,16 194:4 202:17 203:16 203:20 iru 97:22 113:3 113:15 209:22 issuance 42:23 issue 10:11 44:8 80:7,10,13 88:9 89:3 98:10 103:25 104:14 113:1,23,24 133:7 177:2 issued 132:22	issues 56:20 73:2 125:13 it'd 104:15 140:15 it'll 178:15 italics 121:22,24 item 148:9 itemized 148:10 j jacqueline 75:4 75:13,14 209:7 january 75:4 131:12 176:22 199:24 209:6 210:19 jennifer 14:12 jillian 14:13 joann 3:20 6:3 joanne 15:22 job 71:9 johnstown 1:19 joined 5:16,25 jolene 17:18 85:12 86:7 87:15 88:12 114:14 116:25 120:10,16 209:16 210:1,5 july 1:16 4:3 9:24 21:11,18 22:3,18 23:8 25:17 26:5 120:9,17 122:9 122:14 207:14 208:13,16,20,24 210:4	june 9:24 10:16 10:20,22 77:4 79:5 131:8 133:17 209:11 210:15 k k 53:7 64:25 201:25 katie 52:21 56:7 56:9 57:19 katie's 56:21 keep 68:12,22 158:18 163:22 keisha 166:25 167:2 171:12 kevin 159:8,11 key 74:10 kic 193:17 201:25 kienzle 75:5,13 75:14 209:8 kind 19:18 66:24 77:9,13,21 80:20 85:15,25 93:22 124:22 128:2 132:13 146:13 kindly 195:18 kl 94:7,18,20 know 7:18 8:23 10:23 11:6 13:24 15:1 16:17,18 17:24 18:13 22:22 25:9,11 27:6 32:9,12 33:10,13 33:15 34:4,14,16 34:18 35:20
---	--	--	---

[know - lavin]

Page 22

36:24 37:13,18	139:19 140:23	134:20 135:4,19	80:4,15 81:5,23
41:18,23 42:1	141:11,11,15,25	138:9,15,20	82:4 83:1,11,17
44:8,14,22 45:17	142:5 146:9	152:24 153:2	84:14 85:3,8,19
45:19 46:9,19,20	149:13,17 153:8	154:1,3,15,18	85:24 86:10,23
46:23 47:21	154:1,2,13	157:16	89:16 91:1,9
48:1,4 50:1,5,12	155:12,18,22	large 202:6	92:6 93:3,7,12
50:17,19 53:9	156:6,6,17	207:5	94:17 95:18
54:19 58:13,17	157:12 162:2	larger 129:13	96:5 97:8,17,20
60:6 62:16 64:4	163:15,21	larmand 14:4,6	97:25 100:6
64:7,11,18,20	164:14 170:22	larson 75:5,13	101:11,18,20,25
66:3,13 67:21	171:25 173:4,20	75:15,16 209:8	102:6,21 103:8
68:1,3,4,11,18	174:15 175:10	laura 77:5 79:4	103:11,15,17
68:19,22 71:7,18	175:11 177:3,8	79:5 209:12	104:12 105:5
71:21,22 72:4,12	179:17 181:1,16	lavin 2:5 5:14,14	106:1,16 107:11
72:14,24 73:17	181:21 185:8	7:11 9:2,10	107:23 112:23
73:19 75:16	188:9	16:10 19:25	113:17 114:7,12
76:16 78:7,18,22	knowledge 25:2	21:4,10,14 22:21	114:17,23
79:8,13,22 82:11	33:3,3 35:9,12	23:4,11 24:16,20	115:10,12
83:4 84:11	35:15,18,22	25:4,13,16,21	116:10 118:4,12
85:15,20 90:12	45:12 47:18	26:3,8,24 27:5	118:20 119:2,12
91:2 92:1,17	49:22 50:8	27:12 28:25	119:16,21 120:6
94:7,18,23 95:15	54:10 72:10	30:3 31:3,17	120:13 122:16
95:21 96:1,14,23	73:5 94:20,20,22	32:8,25 34:6,12	123:2,8 124:5,15
100:5,15,18	98:5	38:17 39:2 40:2	125:4,11 126:21
103:11 104:4	known 13:8	40:20 42:2,16	127:2,17 128:1,7
107:9,21 112:13	l	43:15 44:18	128:17,23 129:5
112:22 113:6	l 2:16 40:4 52:19	45:7 46:17 47:1	130:3,18,21,24
116:19 117:3	53:7 64:25	47:20,25 49:5,16	131:15 132:8,11
118:7,10,21	la 3:5	50:9,21 51:16	133:10,14
120:19,25 121:5	lag 8:23	52:7,14 55:6	134:18 135:8
121:10 122:7,25	laid 124:21	56:5 59:1 61:18	137:23 138:21
123:6,14 125:14	lake 176:10	62:15 63:2,20,25	139:12,22 140:3
125:16,24,25	195:13	66:22 68:15,21	140:14,22 142:6
126:12,16,17,22	language 20:3	70:13 71:4,17	142:13,20 143:1
127:1,3,20,24	71:19 81:15	72:5,11,25 73:6	143:21 144:2,13
128:6 131:16,18	82:7 83:13	74:14,18,25 75:8	144:25 145:7,13
131:22 134:3	84:21 111:7	76:19,25 77:8	145:15,21 146:2
138:7,22 139:14		78:17 79:2,24	146:6,11 149:12

[lavin - look]

Page 23

149:20 150:17	lengthy 24:22	limitations 199:2	load 74:24 129:1
150:24 151:6,15	letter 19:8 20:1,4	limited 202:13	loaded 117:25
153:8,25 154:9	20:6,7,13,13,17	line 37:7 52:20	119:10 124:24
155:1,11,17,23	20:19 21:17	53:19,23 54:7,7	129:16 130:2
156:5,15,20	23:5,6,8,12,16	54:18 56:4 87:7	loading 11:24
157:5,8,13,14	112:4 113:3,6,12	90:11 98:22,23	35:8 85:18,25
158:3,14,24	131:8 132:15,17	109:8,8,15,24	86:4 129:18
161:20 165:15	132:20,21	132:7 158:9	189:19
166:16 180:11	133:16,19 134:1	161:4 195:18	loads 13:17
180:22 181:2,7	134:2,6,11,16,21	208:3,12 213:4,7	locate 113:24
181:12 182:6,20	135:25 138:5,9	213:10,13,16,19	located 95:11
182:25 183:9,15	138:14 139:17	lined 96:15,24	location 1:18
184:20 185:10	140:7,12,17	links 94:12	locations 31:5
185:20 186:10	152:25 208:17	lisa 14:12 52:16	lodge 202:4
186:22 188:3	210:16	53:10 54:1	logic 40:19
189:1 190:25	letters 18:12	55:20 59:10	153:13,24
191:5,13 192:3	19:6,12,19,19,22	89:20,21 97:1	logical 51:13
192:11,20 193:4	19:23 22:17,19	lisa's 53:25	97:5
193:9,11 202:7	135:4 146:23	list 104:7,9	logo 133:8,18
202:10 203:1,9	181:18	115:21 121:8	155:25,25,25
204:3,7,13	level 44:2 54:6	listed 61:6 89:10	156:1,11
205:12 208:7	65:21 69:11	107:13 113:23	long 11:14 13:24
lawyer 6:2	111:17 112:3	149:7	13:24 53:9
ld 1:4 2:2 4:16	139:20	listen 69:11,14	54:13 56:9
212:4 213:1	levels 159:24	180:15	68:22 90:3
214:1	169:24 170:1	listened 69:3	121:10
lead 57:1 138:18	194:3 196:14	listening 181:13	longer 162:25
181:23	leverage 111:14	183:21	look 21:4 23:15
learn 70:20	122:24	listing 107:4	23:17 24:2 25:6
lee 3:20 6:3	leveraging 116:6	literal 74:1	30:7 39:4 47:24
15:22	142:4	litigation 26:21	69:21 74:21
left 21:7 146:17	library 33:3	little 8:23 13:6	76:13 79:3
146:20	94:20,21,22	75:1 77:13	84:23 85:1
legal 4:23 5:1	licensing 198:17	106:23 130:21	86:11,17,18,24
15:23 16:12	lieu 6:12	161:23	87:12 90:13
212:23	limit 178:7 196:7	llp 2:4,10,15,21	93:3 94:4 96:12
length 170:3	196:20	3:2,8,13	99:23,25 103:24
			105:2 114:19,24

[look - med]

Page 24

115:3 116:24 117:9 120:21 130:6 133:3,15 133:16 134:16 134:20 138:15 141:4,10 148:3 148:16 150:15 152:23 153:7,15 160:23 163:3 184:23 186:23 187:5 191:22 looked 18:21 19:5 20:25 37:22 44:12 48:17 81:15 133:20 134:4 139:11 146:23 152:25 156:9 181:18 looking 21:7 43:23 44:1 80:20 88:6 98:6 132:23 134:16 138:5,8,9,14 140:6,11,23 142:19 147:16 147:17 149:4 150:9,14,15 154:17 156:16 158:4 162:8 164:22 168:16 171:2 190:19 192:8,13,21,23 looks 39:6 43:17 71:19,23 77:17 87:6,8 88:13 93:24 94:15 96:4 110:2	lopez 18:2 85:12 86:5,7 87:16 88:12 209:16 los 160:15 168:10 lot 56:21 127:5 m m 1:21 2:5 207:3 207:22 ma'am 7:12 174:14 194:10 196:12 205:11 maiken 3:17 mail 29:19 75:13 77:15,17 79:4 85:11 87:12 89:9 114:21 115:9,18 116:24 120:14,16,22,24 181:8 mailing 20:15 mails 75:4 77:4 86:5,6 114:13 120:9 209:7,11 209:15,25 210:4 maintain 37:17 68:1,12 maintained 64:21 major 196:9,21 199:4 majority 92:4 making 111:15 122:25 140:5 manage 38:11 70:7	managed 43:6 management 28:22 70:25 manner 6:20 manual 34:7 39:11 40:6,13,16 40:17,23 41:1 manually 41:19 99:24 134:11 manuals 31:10 31:14 march 22:17,18 mark 142:21 174:19,22 175:25 marked 21:12 23:9 24:18 25:19 26:7 27:3 27:7 75:6 77:6 86:8 93:10 97:24 114:16 120:11 128:22 131:6,10,14 132:9 133:11 143:4,7,11,14 marking 27:11 mary 120:10,24 120:25 210:6 master 143:10 187:3 211:4 match 43:21,25 44:1 84:22 135:22 matched 66:16 66:17,18 matches 41:6 matching 66:21	matt 5:14 6:1 22:12 51:12 52:6 97:5 103:5 114:22 115:6 129:17 130:14 146:5 153:7 191:4 205:20 matt.lavin 2:8 matter 4:16 52:10 54:8 55:3 55:5,24,25 121:6 matthew 2:5 3:14 15:22 max 172:10 173:9 177:9 178:8 maximum 117:14 172:14 177:4 md 67:8 mean 48:5 59:4 65:23 66:18 74:8 76:10 79:8 89:9 98:19 111:1 123:18 130:15 140:4,5 148:12 152:20 181:5 183:2 188:4 205:13 meaning 30:24 93:16 means 60:7 69:16 76:4 112:22 124:7 187:25 205:5 med 30:13,20 31:19,22 70:11
--	--	--	---

[media - move]

Page 25

media 4:13 9:3 51:20 97:11 119:24 144:6 204:17 medicaid 73:15 medical 29:24 32:3 36:23 56:17 57:3,7 66:25 67:2,5,7,8 70:7 78:7 80:6,8 147:13,18 163:12 164:13 165:4 166:5 170:4 196:8,20 200:17 medicare 73:15 153:20 meet 15:13 54:13 56:9 136:12 148:14 meeting 121:3 meetings 15:25 16:3 member 19:9 20:8 36:10 43:8 50:11 51:4 55:16 57:15 60:10,16,22 61:4 61:14,20,22 62:1 62:11,25 63:3,19 63:21 64:16 65:19,25 66:6 84:15 90:14,19 90:19 92:8 108:14,23 109:5 111:5 121:11 122:1 124:19 131:20 132:1	135:21 139:13 139:15 140:16 140:21 142:8,15 143:23 148:8,13 150:19 151:1,8 155:24 157:17 157:21,25 158:4 160:22 161:8 163:9,22 167:23 169:23 170:5 179:22 181:17 192:15 194:13 203:11 member's 30:7 36:4,21 57:18 90:8 91:5,12 108:11 135:12 138:3 139:20 160:6 181:23 195:4 203:13 members 13:10 18:18 29:12 36:5 59:4,5,23 62:19 64:8 69:16 89:25 108:1,3,4,17 111:13 123:15 mental 30:1 95:1 136:8 200:10 mention 135:16 153:18 mentioned 9:11 20:25 35:21 40:6 43:16 55:21 57:21 mentions 108:14 117:1	met 15:17,20 41:10 56:6 170:12 177:9 method 38:5,7 methodologies 95:23 138:2 140:10 141:13 methodology 47:17 137:12 138:7 141:5 middle 95:1 115:8 189:23 mike 36:14,15 36:17,25 37:2,9 mill 160:15 168:10 millea 128:21 131:6,9 159:21 167:24 210:10 210:13,17 millenia 159:21 millions 92:1 mind 81:4 85:7 158:18 194:12 mining 57:23 minute 27:1 51:14 77:9 204:16 minutes 53:12 54:15 59:13 65:1 164:5 186:25 204:10 misalignment 84:4 mischaracterizes 49:2 95:25 mischaracteriz... 182:16	misrepresentat... 57:11 mission 3:15 mm 162:14,14 163:7,7 170:2,2 170:10,10 174:20,20 177:11,11 178:12,12 179:1 179:1 mnrp 117:11,13 117:19,23 118:6 118:16 modiano 2:10 5:18 modifier 58:21 74:8,11 modifiers 58:7 74:6 modify 58:17 moment 129:1 143:17 161:2,9 166:19 167:19 167:19 168:20 169:19 170:24 171:7 172:12 173:24 176:13 176:14 177:17 194:22 197:13 199:8 200:25 201:17 moments 161:15 monica 114:15 116:25 210:2 morning 7:12 193:19 move 25:4 26:4 69:23 103:14
---	--	--	--

[move - northern]

Page 26

114:8 121:14 127:11 166:18 moving 103:16 msi 95:11,15 96:2 multiplan 1:9 3:1 5:23 17:1,4 61:22 75:14 156:11 205:1 multiple 31:25 56:23 73:18 muted 144:22 myriad 90:4	natalie 2:16 5:19 natalie.cascario 2:19 native 93:15 nature 8:8 175:7 naviguard 127:18,19,20 128:3 necessary 214:6 necessitate 69:11 necessity 66:25 67:3,5,7,13 170:4 196:8,20 need 38:13 39:7 41:10 57:1 83:22 84:11 127:4 141:4 167:12,20 168:24 169:1 175:21 179:21 205:17 needed 42:5 65:12 110:17 needs 25:10 56:1 negotiated 60:23 61:3,5,11 79:9 136:20,23 137:3 139:1 141:23 142:4 153:13,15 neither 88:12 207:8 nelson 3:19 network 13:19 14:25 15:2 30:9 30:9 33:11,14 34:8 38:2,6,12 38:23 39:12 40:17,22,23 41:7	41:11,16 42:5 45:22,24 46:4 49:7,24 50:5,18 52:22 53:3 54:19 56:15 62:5 71:23,24,25 72:18 79:17 81:16 82:14 87:3,4 88:17 89:5 90:7 99:1 99:19,21 100:17 101:1,3 103:22 104:1,15 105:17 105:24 107:19 108:9 110:6 111:21 116:6,20 117:14 123:23 124:1 125:21,23 126:2,7,7 127:8 128:9 136:10,13 136:19,21 137:16 138:10 139:1 141:23 149:14 150:4 154:22 155:10 155:13 160:18 160:19 167:11 168:13,17 170:15,16,18 171:4,20 177:23 182:1,5 183:25 184:18 189:2,5,6 189:25 190:5,7,8 190:12,20,22 191:16,19,21,25 192:16 194:5,8,9 194:25 196:10 197:7,9,17,18,19	198:20,24 199:6 199:10 200:5 203:18 networking 53:2 never 48:12 66:2 79:25 91:23 112:14 163:15 new 1:9 43:3 85:23 128:9 194:19 newly 126:3 news 166:10 nguyen 16:5,8 16:14,16 nguyen's 16:11 nicole 2:21 5:16 77:1 120:7 142:22 144:16 144:17,19,22,25 158:17,21 nicole.wemhoff 2:24 nine 11:16,22 12:9 non 87:4 117:14 148:22 149:7,15 155:25 156:1 190:8,12,20,20 nonparticipating 33:18,25 nonroutine 196:6,18 normal 68:16 normally 162:9 norms 57:24 58:7 northern 1:1 4:18 21:21
n			
n 16:8,9,9 52:19 159:15 167:6 208:1 name 4:22 7:12 8:19 9:14,19 10:7,13 16:6 17:14,20 32:13 34:25 35:4 71:6 106:24 114:1 146:16,17,21,22 159:10,11 160:13 166:25 167:1,2,23 168:3 168:7 171:12 181:19 183:25 184:1 193:17,18 193:19 194:13 194:18 201:25 202:1 name's 159:8 names 14:11 52:12			

[notary - obviously]

Page 27

notary 6:17,18 207:4 214:13,19	nqtl 72:12	o	119:19 122:11
note 4:4 22:12 25:9 27:5 62:10 129:18 162:6 212:10	number 4:19 14:17 21:20 36:22 40:18 43:23,24,25,25 44:1 45:1 55:9 58:4 61:1,15 63:10 71:14,15 93:1 99:15 100:8 106:25 107:1,5 111:22 126:12 134:24 136:25 138:16 142:23,24 144:20 145:8,8,9 150:7 152:3,5 158:22 160:10 161:10 162:8,12 162:25 166:2 173:21,22,25 174:3,5,7,9,12 175:22,22 178:13,16,25 183:24 184:22 184:24 185:3,4,5 193:5,9 201:21 201:24	o 40:4 52:19 98:24 o'malley 36:14 36:15,17,25 37:2 37:9 oakland 1:2 4:19 21:21 oath 5:4 6:13,14 object 58:24 76:8 100:2 182:15,18,18 190:23 objection 6:19 19:21 28:13 29:15 31:1,13,20 32:18 34:1,10 38:8 39:1 41:21 42:12 43:13 44:10 46:12 49:1,12 54:22 55:13 60:18 61:24 62:22 63:8,23 66:15 68:14,17 70:4,18 71:13 72:2,9,23 73:4 74:13 78:10,25 79:19 80:11,25 81:20 82:2,15 83:8,15 83:24 84:24 89:7,11 90:15 91:6,18 92:14 94:9 95:16,24 97:3 101:7 104:8,19 106:7 107:6 113:8 115:25 117:20	122:20 123:5,20 124:13,20 125:8 126:18,25 127:12 134:13 135:5 136:2 138:12 139:7,18 140:2,8,18 142:2 142:10,16 149:1 149:16 150:13 150:22 151:4,12 153:5 154:4,20 155:15,21 156:3 156:12,18 182:23 183:3,12 184:14 185:6 186:6,18 188:1 188:20 191:7 202:5,24 203:6 203:21 objections 5:8 22:15 25:25 26:11 46:22 47:15,22 49:21 50:15 80:2 101:14 105:14 107:17 112:15 114:4 118:9,17 118:23 119:4,14 127:22 128:5 155:6 157:1,11 157:22 158:7 185:15 191:18 192:7,19 obscenity 121:22 obtain 196:23 obviously 33:17 129:23 130:16
noticed 84:21 128:2	numbers 43:19 45:4,9 74:20 77:3 85:10 86:2 93:13,14,16 114:10 120:15 129:11 133:23 146:18 151:25 163:24 165:14 187:1		
noticing 5:12			
notifications 60:21			
notified 128:8,12 128:15,16	nw 2:6,11,17,22 3:10		
november 8:7 9:13 114:13 209:24			

occasionally 20:5 57:13 111:4 occur 56:1 ocm 127:3,8 october 75:3 209:5 offered 70:11 110:20 122:4 offering 203:16 office 122:6 officer 13:22 official 207:13 offshore 126:15 126:20,24 oftentimes 92:17 oh 74:10,25 76:2 134:24 170:22 172:2 178:7,19 193:4 196:23 199:15 205:22 ohio 1:19 okay 9:11,25 10:16 14:18 15:8 20:24 21:4 23:2,7,15 25:16 36:20 37:9 38:18 39:22 40:5 46:9 50:22 51:11 52:5,15 53:5,9 54:13,17 55:7 57:20 58:12 59:7 60:2 60:14 61:19 62:16 63:3 64:20 65:22 66:12,23 67:4 68:6 69:10,18	72:14 73:19 74:7,15 75:2 76:25 77:11,21 78:5 80:5 81:6 83:4 86:4,5,21 86:24 87:11 88:24 91:2 92:7 93:19 95:2 96:6 96:16,25 99:4,14 99:24 100:9 101:5 102:1,13 102:22 103:10 103:13 104:6 105:6 106:17 109:12 110:9,24 112:2,24 113:18 114:11 115:15 115:16,17 117:8 118:5 120:6,18 121:7 123:14 124:9 127:7 129:14 130:20 132:8,16 133:6 133:10,13,15 134:10 135:9 137:24 138:22 139:5 140:4 145:5 146:10,15 149:21 152:7,14 155:12 156:16 156:21 157:13 158:14 160:20 161:3 164:4,24 166:15,17 167:15 169:3,4,7 169:11,15,18 170:25 172:9,17 172:24 173:4,12	174:11,17,23 175:9,16,20 176:6,15,24,25 177:1,7,8,15,20 178:1,7,10,19,20 178:24,25 179:8 179:9,23 180:12 181:13,16 182:7 182:10,14 183:1 183:10,16,20 184:4,21 185:21 186:11 187:18 188:4 189:22 193:4,5,11 195:2 195:18,19 197:1 198:1,6 199:18 200:10 201:1,6 201:20 202:14 203:10 old 160:15 168:10 once 20:12 42:22 170:11 177:8 179:17,22 one's 103:3 ones 23:1 35:8 44:12 164:19 online 109:18 oon 87:18,23 op 160:1 167:14 169:13 open 35:16 opening 146:15 operating 13:22 operation 29:20 52:20 operations 11:24 12:5,18,19,23,24	12:25 13:16,17 37:6 45:11 48:4 50:16 55:14 69:14 79:23 99:20 108:22 126:19,23 opportunity 81:6 158:11 opr 60:6,16 61:21 72:8 option 63:11,12 63:14 92:25 127:23 153:24 options 20:3 137:1 139:21 153:14 157:24 optum 3:20 6:3 11:9,9,11,18 12:10,12,14,15 12:17 13:20,23 14:6,9,14 15:22 16:3,4,11 17:3 20:2,17,19 28:12 37:1,2,5,6,7,13 40:9 90:6 102:9 114:23 116:8 117:2 132:24,24 159:8 166:24 171:11 183:5,6 193:17 195:1 optum.com. 120:23 order 129:21 180:3 organization 7:23 8:15,16 13:14 37:7
--	--	---	--

organizations 92:23,23 original 105:21 105:21 originally 99:6 103:21 ors 97:23 98:24 109:17,17,17,22 110:1,5,16,21 209:22 outcome 5:6 19:7,10 98:12 105:12 110:7 134:9 outcomes 8:11 90:1 outlier 43:2 outlined 126:7,8 137:1 outlines 98:10 135:19 184:17 outlining 134:9 outpatient 15:4 33:12 60:8 72:18 122:4 136:8 141:2 178:21,23,24 183:19 194:5 195:24,25 200:1 200:5,9 201:8 202:18 outreach 106:15 outside 28:14 29:16 34:1 41:24 46:14 49:13 70:4 72:2 76:9 77:25 78:25 79:20,23	80:25 82:16 83:8 89:7 90:16 91:19 92:15 94:9 100:3 101:4,10 106:8 107:7 113:9 117:21 122:21 127:13 149:3,18 154:5 181:25 188:20 191:8 outstanding 148:13 override 116:12 116:16 oversee 14:15 overseen 12:22 oversees 37:10 71:1 oversight 45:11 125:17 overturning 105:20 owns 122:23 p p 52:19 p&p 97:23 209:23 p.m. 1:17 4:3 9:4 9:8 51:20,24 97:11,15 119:25 120:4 144:7,11 204:18,22 205:8 206:2 p.o. 195:13 page 23:17 24:23 75:22,23,24 76:1 85:16 86:12	94:25 106:24 112:10 113:18 114:19,21,25 115:8,9,14 116:24 134:20 135:11,12 136:3 136:15 147:8 149:22 151:22 152:2,3,8 153:10 187:12,13,16,17 189:16,24 192:13,13 208:3 208:12 213:4,7 213:10,13,16,19 pages 130:17,25 132:14 192:23 paid 42:7,10,10 42:11 66:19 80:6 90:4 104:23 117:18 122:1 136:1 148:13 150:10 150:11 151:9 157:17 186:16 186:21 204:1 par 70:10 paradise 17:13 38:16 86:7 209:17 paragraph 136:4 187:21 paralegal 16:17 parity 70:1,3,6 70:11,12,17,24 71:1,10,20 72:1 72:7,22 73:3 part 28:20 57:17 74:4 81:7,8	82:12 87:6 88:13 115:13 119:8 125:16,18 163:1 165:11 181:6 partial 160:1 167:13 169:8,13 195:24 201:6 partially 143:25 145:11 179:2 194:20 participant 143:18 participants 4:7 participate 26:22 49:25 participating 6:7 33:18,24 149:9 particular 15:2 17:10 20:21,23 24:9 28:19 47:4 49:11 54:21 58:21 59:7 60:2 81:14 82:6 83:22 88:9 89:3 118:16 121:11 124:10,17 125:6 131:20 133:22 138:3 143:23 150:20 151:22 particularly 30:10 118:14 parties 4:11 6:15 parts 161:21 202:6 party 5:4 6:19 135:16 180:1 207:9
---	---	---	---

[pass - play]

Page 30

<p>pass 110:8 111:24</p> <p>passing 46:6</p> <p>patient 61:6 129:8</p> <p>patient's 160:3</p> <p>patiently 197:14 201:3</p> <p>paul 128:21 131:5,9 159:20 167:10,24 175:16,18 210:9 210:13,16</p> <p>pay 83:22 116:18 122:5 125:2 135:14 177:9 183:5,6 188:16 190:4</p> <p>payable 66:14</p> <p>payer 176:11</p> <p>paying 189:6</p> <p>payment 12:24 13:12,13 38:14 42:13 43:7 52:22 53:1,2,3 56:15 66:2 73:21 105:22 110:23 116:14 150:1,2</p> <p>payments 42:23</p> <p>pays 49:10</p> <p>pdf 94:25 152:2 152:2,6,21</p> <p>peer 36:14</p> <p>penalty 179:4 196:9</p> <p>pend 39:18,18 41:15,17</p>	<p>pending 42:25</p> <p>pending 207:10</p> <p>pennsylvania 2:6,17,22</p> <p>people 14:8 49:18 54:19 56:2 58:21 123:3 179:15</p> <p>percent 68:4,20 79:10,13 95:10 125:2 135:15 136:11,16 137:7 137:10 139:10 153:19 170:13 170:21 177:10 177:18 183:7 196:2,15 199:10 204:1</p> <p>percentage 33:23,24 95:7 153:22</p> <p>percentile 88:1,3 122:17 124:16 177:15,18,19</p> <p>percentiles 49:10 95:23 151:17 153:4</p> <p>period 78:6 189:7</p> <p>periodically 53:14</p> <p>permit 41:8</p> <p>person 6:13 52:18 54:16</p> <p>personal 8:3</p> <p>personally 17:15 17:21 37:19</p>	<p>perspective 155:7 194:19</p> <p>pertain 23:3 70:21</p> <p>pertains 192:24</p> <p>pharmacy 136:24</p> <p>phelps 3:2 5:22</p> <p>phelps.com 3:6</p> <p>phone 54:11 61:1 63:10 65:7 65:24 68:2,5,12 106:25 107:1,5 108:19,21 109:13,15 112:2 112:6 138:16 150:7 162:17</p> <p>phonetic 194:15</p> <p>php 178:20 185:22 186:13 186:16 194:4 203:16,20</p> <p>phrase 47:3,4</p> <p>physically 6:9 31:4</p> <p>physician 47:2,6 47:9 48:22 87:25 140:25 141:13 151:10 183:22 190:12 203:3</p> <p>physicians 87:19</p> <p>piece 108:23 130:15</p> <p>pieces 130:6,22</p> <p>place 4:11 164:4</p> <p>places 90:13 106:9</p>	<p>plaintiff 8:20 9:14 14:19</p> <p>plaintiffs 1:6,20 2:2 5:15 19:13 19:15 23:9 24:21 25:18 26:1,6,12 27:15 44:17 59:3 208:17,22 209:1</p> <p>plan 18:12,22,25 28:20 55:15 57:18 67:15 71:19 82:7,24 83:5,14,21 92:12 92:20 125:7 134:20,22,22 135:4,14,19,22 136:7 138:9 139:20 143:10 143:10 150:4,10 152:23 153:3,9 156:22,23,25 157:16 176:2,5 176:23,24 177:9 181:18,23 187:4 187:4,14,20 188:5,13,18,23 188:23 191:16 191:24 199:13 199:17,18 211:5 211:5</p> <p>plans 71:9 81:17 156:1,1</p> <p>platform 82:24</p> <p>play 142:22 144:14,17 145:1 158:22 180:20 180:24 181:3,9</p>
--	---	---	---

[play - pricing]

Page 31

181:11 193:5 played 181:5,6 playing 143:25 145:11,17 159:3 159:4 161:24 165:9,16 166:14 166:20 180:10 193:12 202:3 plaza 3:4 please 4:4 5:8,10 6:20,24 7:6,13 9:9 51:25 81:22 86:20 91:7 97:16 113:2 115:4 120:5 129:2 143:17 144:12 150:6 159:10,19 160:1 160:3 165:8 166:25 167:19 168:18 193:18 194:18 195:11 197:4 200:24 201:17,22 204:23 205:22 plus 87:3,4 134:21 136:6 pmi 100:14,18 pni 53:4 56:7 58:1 59:8 po 176:9 pocket 108:12 172:10,14 173:10 177:5,9 197:3,6,19,25 point 22:11 33:16 51:13 55:22 66:8 97:6	108:20 139:3 140:5 141:22 142:8,14 156:22 points 99:15 157:24 policies 31:15,18 31:22 32:7,10,14 32:15,20,24 33:6 33:9 34:20 35:7 128:14 149:3 policy 31:10 33:13 39:12,15 39:16 50:19 67:7 94:1 96:4 98:2,10 100:16 100:18 101:2 107:19 114:6 117:15 172:18 173:9 176:16 189:10 195:5 poling 52:18 53:18 54:14 pond 160:15 168:10 pool 114:15 116:25 210:2 pop 58:1,23 populate 25:11 37:17 pos 176:5,6 position 11:15 11:17,19,25 12:3 13:20 positioned 24:1 possibility 85:1 possible 96:12 163:12	ppo 134:22 136:6 176:2 pra 42:23 43:8 practice 69:13 129:25 practices 72:20 pras 18:19 pre 85:25 178:11 178:25 179:9,10 198:4,4 precise 14:17 predecessor 94:21 preferred 154:21 prep 52:11 53:10 preparation 21:1 52:3 81:11 89:2 132:18 147:3 152:15 prepare 15:5,8 24:9 52:5 101:5 101:12 prepared 11:4 15:9 80:22 101:16 102:14 123:9 preparing 16:20 16:24 present 3:18 6:9 195:6 president 11:12 90:6 pretty 112:6 180:12 previous 9:23 55:8 96:13	previously 55:21 105:17 133:20 192:14 price 41:11 46:4 46:7,10 49:24 50:7 63:16 99:3 101:3 102:10 111:24 116:16 118:5 121:14 124:4,10,16 127:21 128:3,4 135:19 138:3,10 141:8 150:20 155:9 156:24 priced 39:8 41:15,19 42:7,22 46:2 50:3 72:8 103:22 104:1 106:19 109:25 115:21 138:19 139:6,16 140:6 140:17,24 151:2 151:2,9,10 154:25 193:2 prices 106:21 pricing 38:5,16 39:14,17,20 40:22,23 41:12 41:13 42:5,20,21 42:24 45:22,24 45:25 46:4,25 47:17 49:24 50:1,2,5,18 54:19 60:9,17,22 61:16 62:2,6,9 62:13 63:1 71:24,25 72:17 72:21 73:2
---	--	--	---

78:20 79:18	94:1	processor	programs 46:20
82:8,14 83:21	procedures	106:11	46:24 71:24,25
99:1,19 101:1	31:15,19 32:7,10	processors 39:11	72:1 88:18 89:6
103:20,24 104:1	32:14,15,24 33:6	40:15 55:4	95:22 116:7
104:15 105:1,10	33:9 34:20 35:7	produce 26:20	125:22,23 126:2
105:16,18,20,25	128:14	50:7	128:9 149:15
107:19 108:2,5,9	proceed 6:23 7:6	produced 32:9	properly 8:10
108:15 109:21	9:9 51:25 52:2	34:16 64:5	115:21
110:1,3,6,18,19	97:16 120:5	128:19 129:6	protective
113:14 116:7,12	144:12 195:8	130:8 143:22	129:21
116:21 118:7,15	204:23	202:7	provide 124:2
121:14,21 122:8	proceeding 5:8	product 75:19	provided 43:24
122:18,24 123:4	process 20:6	76:6,23	43:25 57:14
123:17 126:7	30:23 33:17	production	61:1 99:12
128:9 135:16	40:5 45:21 46:1	26:12	105:24 118:3
137:13 138:7,24	46:25 50:23	professional	136:18 147:18
139:21 141:5	51:2 65:7,9	1:21 8:2,4 87:19	190:8 191:21
142:1,4,8,15	69:19 81:9 88:2	141:20 159:9	200:8
151:13 192:17	90:22 100:5	184:2 185:5	provider 11:23
primarily 57:12	106:3 111:11,14	186:1 207:4	12:24 13:16,17
primary 89:22	114:2,3,6 119:9	program 38:1	13:18,18 18:11
printout 85:17	125:18	39:5 42:6 45:14	18:14,15 19:9
prior 11:17,19	processed 33:23	45:18,24 46:21	20:8 29:1,7 36:9
11:25 41:7 53:8	136:4	49:10,20 50:14	36:20 41:7 43:8
65:6,13,14,15,20	processes 81:24	50:20 78:19,20	44:23 50:11
67:15 179:24	102:2,5 128:12	78:22 80:17,17	51:3 53:8 57:4,5
196:23	149:3	80:24 103:22	57:21 58:3 60:1
pro 71:23	processing 13:1	122:19,24 123:1	60:24 61:5,12,17
probably 9:1	28:1,5,11 29:25	123:4,18 127:8	65:11,19,25
13:8 14:18 65:2	30:2,19,25 31:11	127:11 128:4	66:11,12 67:10
69:8 86:3 147:5	31:16 32:3,4	138:10 140:25	77:18 87:23
152:1 169:1	33:11,14,17 34:8	141:8,14,14	90:2,7,10,13,22
176:7 186:24	35:11 42:13	150:11,12,20	91:3,15 98:21,21
205:12	48:4,7 55:12	151:3 154:19,23	98:23 100:13
problem 25:15	70:21 81:18	154:24 155:3,5	106:10 107:13
146:10	83:20 84:16	155:13,19,19,20	109:15,16,24,24
procedure 22:1	104:11 128:13	157:4,10,18,19	110:4 111:1,1,3
31:10 39:12	139:24 149:6	192:5,18	111:21 112:12

[provider - reading]

Page 33

113:2,25 117:19 122:6 124:19 136:11,19,22 139:2 141:24 148:11 149:10 154:21 158:4,9 182:1,4 183:2 184:1,4 185:2 186:11 189:4,6,7 190:7,9,12 191:21,25 194:18,25 203:12,12,15 provider's 30:8 30:11 57:22 providerexpre... 195:16 providers 13:10 13:19 18:15 33:18,24,25 36:6 43:22 44:20 57:16 58:5 68:2 68:9 69:17 89:25 91:10 92:7 111:14 123:14,15,23 124:1 137:16 providing 70:9 public 207:4 214:19 published 73:15 137:7,11 153:20 pull 47:23 84:3 84:16 96:21 135:22 138:6 168:20 172:12 176:13	pulled 168:6 pulling 168:1 169:19 purpose 94:14 107:4 purposes 70:24 pursuant 21:25 22:9 pursuing 51:6 put 27:8 97:17 134:12 158:17 173:16 174:18 175:25 179:23 putative 59:3,5 104:7 puts 20:14 putting 82:23 q qr 100:11 quality 4:5,6 50:6 92:2 quarter 201:11 201:14 question 16:19 22:5 24:25 29:5 40:1 54:24 55:8 55:17 64:16 69:25 71:5 76:20 81:22 87:13 91:15 94:18 96:6,17 99:2 102:18 103:3,5 106:10 106:11,14 108:6 114:18 115:20 122:7 123:7 140:10 158:12	174:19,22 175:11,25 182:18 191:3,12 questioning 77:13 110:4 questions 28:4 52:10 54:21 61:2 62:25 76:17 86:16 121:10,11 130:14 174:23 175:5 204:8,24 205:2,4 queue 39:19 41:14 43:6 quick 6:5 75:10 144:3 186:24 195:17 quicker 129:10 quickly 25:6 151:20 quite 173:5 180:17 quote 87:9 125:3 125:5 173:14 184:19 185:18 quoted 135:14 quoting 89:13 r r 2:10 98:24 159:15 167:6 193:20 213:3,3 r&c 38:1,5,13 39:14,17,19 42:6 60:25 87:18,20 88:1 95:7 121:14 122:9,19	123:4 127:11 128:3 141:7,14 141:19,25 r&os 26:6 208:25 raise 6:24 raised 115:19 rank 121:22 rate 61:3,4,11 99:22 118:24 119:1,3,5,9 125:2 153:15 183:7,11,19 199:6,9 rates 117:23,25 118:19 119:10 123:25 135:15 136:20,22 137:4 137:7,11 139:1 141:23 153:14 153:20 158:11 ray 18:2 85:12 86:7 87:16 88:12 209:16 reach 54:25 55:20 78:9 84:17 110:22 reaching 78:15 read 6:5 23:19 24:23 30:4,5 76:17 87:25 121:10 130:17 145:7 154:2 188:22 205:6,24 212:9 214:5 reading 90:23 125:14
--	--	---	---

ready 18:6 43:4 195:21 196:11	rebecca's 17:14	reconcile 78:3	205:9 207:7
real 75:10 144:3 186:23	recall 8:10 9:15 10:18 11:7 16:1 19:1,2,20 26:19 27:23 35:2 48:23 49:3 69:2 122:13 125:12 156:13	reconciliation 77:15	210:9
realize 192:12		reconciling 77:19,20 78:6 89:4	recorded 4:9,14
really 88:13 95:20 149:5 153:10 163:21 175:2	receipt 212:18	reconfirmation 63:16	recording 4:6,10 69:1,3 142:21 143:21 144:14 144:15,18,20 145:13 158:16 158:18 165:11 165:13 180:20 181:11 193:6
rear 3:21	receive 38:12 62:19 66:8 68:8 84:1 90:14 115:22 116:1	reconsider 98:11 111:23	recordings 68:2 68:3,13,23
reason 64:12,17 64:19 91:14 94:15 100:20 105:3,9,10 212:11 213:6,9 213:12,15,18,21	received 40:8 59:25 63:3,4 64:9 84:11 90:3 108:1,4,8 134:7 136:10 163:6	reconsideration 97:23 98:9,14 99:2,5,17 101:3 103:15,18,21 104:16 105:9,13 107:25 109:12 109:14 110:24 110:25 111:4,9 111:18,25 113:12 209:22	records 57:8 67:9 162:18
reasonable 38:4 39:5 42:20 45:14 46:21,24 47:3,9,11,13 48:10,13,13,21 48:22 49:10,19 50:3,13 63:14 95:4,20 123:17 135:15 140:25 141:13 150:10 150:12,19 151:3 151:10 154:19 157:18,19 177:13 181:24 182:12 192:5,6 192:17 193:2 199:11,12	receives 107:25 149:14	reconsiderations 98:25 102:15	recovery 160:14 168:9
reasons 40:18	receiving 185:13	reconsidered 99:22	reduced 150:1,2
rebecca 17:13 86:7 194:14 209:17	recess 9:6 51:22 97:13 120:2 144:9 204:20	record 4:2,12 5:12 6:6 7:13 9:1,2,5,8 22:13 27:6,10 51:17,21 51:24 57:3 68:11,19 97:9,12 97:15 119:21 120:1,4 128:21 128:25 129:7,19 130:9 131:17,21 144:1,2,5,8,11 144:24 145:12 146:1,2,9 161:7 204:12,15,19,22	refer 41:11 45:21 51:8 62:3 63:17
	recite 184:12		reference 21:6 73:20 81:16,17 81:25 112:16,21 133:19 136:16 149:6 151:13,16 153:22 157:3,3 162:11 164:20 166:2 182:7,12 192:9 201:21,24 202:17
	recognize 21:16 76:21 86:14 87:5,24 93:20 98:1,2 133:25 146:22,25 152:11,24 174:6 180:16 186:4,8		referenced 23:6 24:10 57:19 82:22 98:24 149:4 181:19,21 183:18,24 212:6
	recollection 25:3		references 162:3
	recommend 90:25		
	recommendation 87:17		

[referencing - representative]

Page 35

referencing 79:14 87:8 113:7 referred 38:14 38:15 47:8 48:12 49:23 51:9 54:7 62:25 63:6 105:4 106:4,6 137:13 148:20 188:19 referring 21:23 94:8,12 113:13 135:11 182:11 193:4 refers 100:15 106:3 112:13 142:8 155:13 183:22 refine 129:21 reflected 18:19 reflecting 88:17 reflects 64:17 refresh 75:1 refreshing 85:22 regard 8:11 regarding 27:10 126:1 138:17 143:24 regards 72:21 83:19 122:9 regional 29:19 registered 1:21 207:3 regular 78:4 205:18 regularly 53:14 53:15,15 54:16 125:20	regulatory 70:22 71:11 111:15 reimbursed 203:19 reimbursement 14:25 15:3 87:18 117:14 135:13 189:10 199:5,9 relate 19:12 31:11 related 5:4 15:2 18:16,25 19:16 37:11 60:16 63:1 73:2 98:13 104:16 108:9 122:19 143:22 181:17 207:9 relates 60:6 76:14 relationship 28:10 relative 57:3 59:8 relay 124:19 release 43:5 160:23 166:6 released 43:5 releasing 46:8 relevant 180:25 181:3 rely 91:3,10,22 remark 100:24 remember 7:21 8:8,12,19,22 9:16,19,25 10:7 10:10,13,19,21 15:16,19 18:9,13	18:15,18,24 19:15 22:25 23:1 48:24 56:12 59:12 73:1 81:12,14 82:5 88:9,15,15 remembered 9:14 remittance 18:11,14,15 remotely 4:22 6:11,14 rendered 57:9 57:10 66:5,12 141:18 rep 110:22 repeat 40:1 46:18 report 13:21,22 14:2,5,8 36:12 36:13 50:17 76:22 reported 1:21 13:25 reporter 1:21 4:25 6:4,22 7:5 8:25 16:6 25:13 32:21 39:25 45:6 112:18 145:3,18 159:6 162:1 165:18 166:22 182:2 193:14 205:14 205:20 207:1,4 208:8 reporting 6:10 6:20	reports 14:10 represent 14:19 52:13 100:19 105:7 181:5 representative 10:2,5,24 16:4 16:13 22:2 55:16 138:1 159:7,13,16,23 160:2,5,9,12,17 160:21 161:1,5 161:11,14,18 162:2,15,23 163:7,11,25 164:3,9,16,25 165:7,19,22 166:9,12,23 167:4,7,15,18,22 167:25 168:5,12 168:19,23 169:3 169:7,11,15,18 169:22 170:3,11 170:17,20 171:1 171:10,15 172:4 172:7,11,24 173:1,12,18,23 174:4,13,17,20 174:25 175:13 175:18,24 176:4 176:9,12,18,21 177:6,11,14,16 177:24 178:4,9 178:12,15,22 179:1,5,12,25 180:4,6,8 184:11 184:12 193:16 193:21,25 194:7 194:11,16,21,24
---	---	--	---

[representative - right]

Page 36

195:3,12,20,23	214:13	35:8 37:14	rh 1:4 2:2
196:13 197:2,5	requirement	137:17 154:2	richard 14:4,6
197:12,23 198:3	39:13	170:5 189:3,5	richland 207:14
198:8,12,19,22	requirements	190:5,11 192:2	right 6:4,25 14:9
198:25 199:3,7	70:22	restate 81:21	18:21 22:22
199:14,20,23	requires 39:17	191:11	25:22 27:24
200:3,7,12,18,23	116:13	result 98:23	33:7 40:21
201:2,9,13,16,19	research 94:7	104:14 108:2	41:20 43:18
201:23	residential	109:16	44:5 45:15
representatives	159:25 167:13	return 42:22	48:18,25 50:7
89:4 126:10	169:8,10,12	46:4 212:13,17	51:19 55:12
130:10 146:21	185:22 186:13	returned 49:25	56:2,8 57:22
represented 7:24	186:16 196:1	revenue 58:13	66:20 69:21
15:21 104:13	202:18	58:16 74:7	74:18 75:25
110:16	resolution 98:10	review 18:5	94:2 95:6,8,23
representing	resolve 54:2	20:16 24:11	97:17 98:6
4:23 6:2	resolved 163:19	39:11,12,20 40:6	100:7 101:12
reprice 115:23	resource 92:10	40:14,16,17,24	102:9,15 103:19
180:2	resources 90:13	41:1,2,4 56:16	104:18 105:13
reprocess 110:18	137:5 153:16	57:7 59:7 62:4	109:2 110:13
request 65:18	respect 59:21	65:15 67:7,8,9	111:22 112:3,7
68:25 84:2	respond 60:10	81:7,10 84:7	112:13,24 114:7
98:11,14,20 99:2	60:15 64:8	86:20 92:19	124:12,14
99:5,6,17 103:20	105:23 126:1	95:6 105:19	130:19,23
104:16 105:13	response 6:21	109:20,21 110:6	133:25 135:3,23
109:13,14	20:17 25:18	115:4 147:2	139:3,6 142:9,20
111:25 116:2	48:11 84:10	152:16 212:7	143:1 144:4
117:1 134:8	105:15 110:13	reviewed 19:3	148:23 152:2
requests 26:12	134:2,8 135:4,7	19:11 39:10	153:1,8 158:15
35:17 107:25	135:10 191:6	77:11 86:21	161:4 162:6
115:23 116:11	208:21	104:10 117:2	164:1 167:7,18
require 39:11	responses 25:25	132:17 152:14	167:25 168:5,12
45:2 55:24	26:11	reviewing 15:9	168:20 169:22
67:15 160:22	responsibility	115:8	173:13,15,25
required 41:8	61:7,8,14 62:13	reviews 56:17	175:3 180:12
43:9 62:10	148:10 154:14	57:3 82:11,19	187:17,19
170:1 178:11	responsible	rfps 26:7 209:2	189:13 190:21
196:5,6,17	12:20 34:23		194:9,11,16,21

[right - see]

Page 37

195:20,23	s	121:25 122:3	scott 120:10,16
196:13 197:14	s 53:7 64:25	132:20 134:19	120:19,21,23
199:7,10 200:18	98:24 120:23	134:21 135:23	121:2 210:5
201:20 203:2,25	208:11 213:3	136:17 147:12	screen 4:9 21:8
204:9,11 205:2	safe 66:23	147:13,21,24	95:12,15 96:2
205:24,25	salt 176:10	148:3,10,16	113:24 143:17
rightee 97:10	195:13	149:25 165:11	143:18 145:6
198:10 205:7	sam 3:19 4:23	187:2,5,13,21	171:5
rights 112:1	san 3:16	189:2,12,24	screenshots
rite 143:9 187:3	satisfied 197:20	190:2 192:2	37:23,25 48:17
211:4	197:24	scenes 128:16	script 64:8,15,19
road 1:18 160:15	satisfying 196:3	schedule 149:8	108:13
168:10	196:16	149:11	scripting 59:23
robbie 52:23	savings 78:18	scheduled 69:15	scripts 64:1,4,20
53:6,6 64:24	79:9 80:24	90:1	108:16
65:5	98:12 148:20,23	schedules 13:18	scroll 24:24 75:9
role 13:3 14:14	149:5,7 154:23	schmidt 52:16	77:10
16:11 17:3	154:24 155:3,4,8	53:10 59:10	se 31:14
34:19	155:13,18,20	60:12 89:20	seal 207:13
roles 13:4	157:4,10 180:5,7	97:1	sean 75:5 209:8
room 6:9	saw 152:24	schmidt's 54:1	second 13:5 21:8
rouge 3:5	192:13	scope 28:14	23:17 27:15
rough 205:13,13	saying 29:7 46:7	29:16 34:2	29:4 52:18
205:17,19,21	83:20 84:20	41:24 45:10	53:24 60:24
route 99:22	118:7 135:14	46:14 48:3,6	62:4 79:4 87:12
routed 30:6	says 23:18,19,21	49:13 70:5 72:3	93:17 105:19
38:24 98:25	24:2 63:5 73:12	76:10 77:25	110:7 119:22
99:18 101:21	74:11 75:19	79:1,20,23 81:1	120:22 133:16
102:10	76:3 79:3,5	82:16 83:9 89:8	134:20 144:4
routine 196:7,19	87:15,16,21 94:5	90:16 91:19	146:9 187:12
routing 109:18	94:6,25 95:4,6	92:15 94:10	secondly 166:4
rpr 207:22	95:10 100:10,13	100:3 101:4,10	seconds 180:23
rule 22:1	106:24 107:12	106:8 107:7	section 87:18
run 43:1 100:17	108:10 109:24	113:9 117:21	94:11 134:22
163:16 176:22	110:2 112:10,12	122:21 127:13	135:25 136:7
	112:25 113:1,2	149:19 154:5	153:9
	113:22 120:21	188:21 191:8	see 21:7 23:17
	120:22 121:2,7		23:23 25:23

[see - sigler]

Page 38

26:14,15 27:16	seeks 44:23	69:16 84:19	share 21:2 27:7
57:4,13 58:2	seen 4:8 22:6	87:9 88:21	52:12 57:16
71:9 75:18,21	23:12 25:1,7	92:18 98:16,19	108:12 124:8,10
78:13 79:11	26:16 27:18	98:21,22 109:15	124:23,25
86:25 87:21	37:24 48:16,17	109:24,24	143:16 145:5
95:4,5,8,13,20	48:20 62:23,24	118:16 123:18	148:8
96:21 97:19	98:3 104:9	125:1 132:2	shared 78:18
100:10 106:18	129:4 156:10,14	136:1 147:6,12	80:24 98:12
107:2,14 110:7	187:9	153:21 158:12	149:5 154:23,24
110:25 113:4,19	select 127:24	188:6 191:22,23	155:3,4,8,12,18
121:16 127:4	selected 39:5	services 15:2,4	155:20 157:4,10
132:14 133:4	154:18	29:2,9 44:4,4,6,8	shares 57:16
134:19,23,25	self 175:14	44:9,21 50:11,11	sharing 126:4
136:14 137:1	send 19:8 20:13	57:7 58:5 66:4,9	143:18
140:20 144:3,15	39:7 62:10	66:13 67:1	sheet 212:11
146:14,16,17	110:1 111:23	73:16 81:16	shift 58:6
147:7,13,21,22	113:2	84:18 99:10	shorter 181:10
148:1,2,5,17	senior 11:23	106:20 117:5	show 57:23
149:23,25 150:8	52:17 55:4	118:19 123:16	69:24 130:16
151:16,18	sent 39:14 42:21	136:9,18 141:17	160:18 168:13
152:21 156:21	102:16 103:19	141:20 147:14	168:14 174:6
160:18,23 161:8	105:18 109:20	147:18 150:4	showing 170:21
162:12,18 165:2	112:4 117:1	155:25 163:9	171:2,3,19
165:4,25 169:12	132:25 133:1	185:22,25 186:1	shows 171:5
169:25 170:12	212:14	186:2,5,9 190:8	174:9
172:2,11,14,17	separate 30:22	190:9,10,20	sic 64:24 186:23
172:18,23 173:6	31:18 166:6	191:17,20 194:6	side 25:8 70:9
174:4,8 175:9,21	september 24:17	196:6,7,18,19	132:6,7 163:13
175:21 176:15	143:9 187:6	203:12,16	164:13,17 165:4
178:19 179:6	208:18 211:3	serving 10:23	165:25 166:5
185:9 187:7,13	series 40:9	set 25:10,19 26:1	sides 171:3
187:19 189:17	serve 28:18	26:6,12 82:21	sigler 3:9 5:24
189:23 190:16	service 13:9 36:2	208:22 209:1	5:24 15:22
192:4,9	36:3,19 43:21	sets 31:18 32:6	19:21 22:11
seeing 48:24	44:2,24,25 51:5	33:6	28:13 29:15
49:4 179:22	57:8,9,11,14,15	setup 84:8 116:3	31:1,13,20 32:18
seeking 123:15	66:1,2,16,20	seventh 26:6,12	34:1,10 38:8
186:12	67:14,14,16	209:1	39:1 41:21,24

42:12 43:13	134:13 135:5	simms 120:10,17	sops 32:15
44:10 46:12,14	136:2 138:12	120:19,21,23	sorry 8:22 21:20
46:22 47:15,22	139:7,18 140:2,8	210:6	29:4 44:17
49:1,12,21 50:15	140:18 142:2,10	single 34:13,14	46:18 47:5
51:12,18 52:1,8	142:16 145:14	36:10	52:25 59:11
54:22 55:13	146:3,10 149:1	site 33:2	65:22 74:25
58:24 60:18	149:16,18	situated 1:5 2:3	75:25 77:19
61:24 62:22	150:13,22 151:4	situation 61:19	112:18 115:1
63:8,23 66:15	151:12 153:5	61:23 69:10	132:10,25
68:14,17 70:4,18	154:4,7,20 155:6	77:22 87:3	142:11 154:11
71:13 72:2,9,23	155:15,21 156:3	116:17 163:4,23	161:15 166:10
73:4 74:13 76:8	156:12,18 157:1	situations	170:7 183:6
78:10,25 79:19	157:11,22 158:7	105:11 118:22	199:15 200:3
80:2,11,25 81:20	180:19,25 181:4	six 7:20 8:1	201:13
82:2,15 83:8,15	182:15,23 183:3	skip 100:7 117:8	sort 69:10
83:24 84:24	183:12 184:14	136:23 161:20	sound 173:14
86:15 89:7	185:6,15 186:6	165:10 187:20	sounds 51:18
90:15 91:6,18	186:18 188:1,20	skipped 146:13	173:13
92:14 94:9	190:23 191:2,7	smaller 130:15	source 70:20
95:16,24 97:3	191:18 192:7,19	sme 121:4,5	124:17
100:2 101:7,9,14	202:4,24 203:6	snippets 131:2	sources 90:25
101:16,23 102:1	203:21 204:9,12	sod 112:12	141:17
102:17,25 103:2	204:15,24 205:5	sole 71:9	south 207:5,15
103:10,13 104:8	212:1	solely 189:8	southeast 212:15
104:19 105:14	sign 205:6,24	solemnly 7:1	space 131:18
106:7 107:6,17	212:12	solutions 4:24	span 44:3
112:15 113:8	signature 207:21	5:2 78:15	spd 19:4 81:15
114:4,20 115:1	signed 11:5	212:23	82:1 84:3,5,16
115:25 117:20	116:15 181:24	somebody 17:15	84:18,22 90:23
118:9,17,23	212:20	17:21 20:2,4	189:11,13
119:4,14,19,23	significant 58:6	53:13 55:10	203:11
122:11,20 123:5	silent 164:4	83:19 89:17	spds 81:7,11,18
123:20 124:13	similar 58:10	96:19 99:24	82:11,13,19
124:20 125:8	93:25 132:7	109:1	speak 67:9 92:21
126:18,25	147:3,5 153:21	soon 179:10	special 56:24
127:12,22 128:5	similarly 1:4 2:3	sop 95:4 113:3	57:2,6
129:3,17 130:13	151:7	113:15	specializes 12:17
130:20,23			

[specialty - surg]

Page 40

specialty 30:11	stands 110:23	86:19 115:4	194:2 200:11
specific 32:2	start 65:12 66:20	191:10 202:12	sufficient 198:18
64:7,18 74:6	137:9 164:10	205:10 208:5,15	suggest 90:9
85:4 108:10	started 194:12	209:13 212:5	suggests 156:24
125:23 126:6,12	starting 199:18	213:2,24 214:2,4	suite 2:6,12,17
132:3 157:2	starts 41:4 88:1	214:12	2:23 3:4,15
184:16	195:5	strategic 78:14	summary 18:11
specifically	state 5:8,10 6:16	street 2:11 3:4	18:22,25 28:20
10:18,19 11:10	6:18,20 7:12	3:15	82:24 83:5,13,20
19:17 23:1 24:8	198:17 200:1	strike 125:12	92:12,20 135:22
33:11 35:2	207:5	181:21	143:10 187:4
59:12 89:14	stated 80:22	subacute 159:25	211:5
93:21 106:22	99:11 186:12	167:13 169:13	summit 160:14
138:13 141:5	statement 131:5	subject 22:15,19	168:9
142:18 158:1	210:13	40:22 52:10	supervisor 54:6
193:1	states 1:1 4:17	54:8 55:3,5,24	163:3,18 164:12
specified 181:25	stats 92:3	55:25 87:7	supplement
specify 111:19	status 30:9 31:24	116:20 121:6	94:14
spell 159:14	90:3	192:16	support 57:8
167:5	stay 146:1,8,8	submit 84:6	82:7,13 109:10
spends 78:8	162:16 170:4	113:22 171:17	sure 19:3 23:4
spoke 53:9,17	195:18	submits 29:1,7	35:3 43:2 44:19
56:20 64:23	stephan 160:7	submitted 13:2	51:16 52:7,9
165:22	steps 109:9	29:11,12,19	65:3 67:17 76:2
sponsors 149:14	111:11 128:13	38:21 111:5	76:13 81:24
sportsman 1:18	stevens 114:14	203:20	82:13 85:19
spreadsheet 76:4	210:1	submitter 134:7	91:10 95:21
ssp 97:22 113:1	sticker 27:8	subrogated 57:2	96:9 97:8
209:22	stickers 25:11,14	subscribed	111:15 115:10
staff 126:2	stipulation 6:5	214:14	118:11 119:23
stamped 29:21	stop 38:19 158:5	subscriber	161:6 162:3,5
stand 112:12,21	stored 33:1,4	175:16,19,20	164:3 171:8
standard 58:11	strait 1:15 4:15	subsidiary 12:14	175:3 177:21
69:13	6:24 7:8,14,15	substance 30:1	181:3,9 182:17
standing 159:20	9:11 14:8 21:12	65:4 73:13	191:14 201:1
167:11	22:3,13,20 28:15	112:5 118:14	surg 30:13,20
standpoint 65:20	34:3 52:2,8	159:19 167:10	31:19,22 70:11
	76:15 77:5	167:12 169:16	

[surgical - testified]

Page 41

surgical 29:24 32:3 36:23 80:6 80:8 survey 195:17 susan 1:21 4:25 205:16 207:3,22 suspect 113:11 141:9 suspicion 113:16 swear 6:6 7:1 switch 165:13 sworn 6:18,25 7:9 214:14 syncing 96:9 synonymous 188:9 system 20:7,9,14 29:21 30:4,19 31:7 36:8,10 37:15 39:6 40:9 40:12 41:20 43:3,10,11,17 53:24 84:5,23 109:19 133:4 134:17 138:6 140:11 141:4 142:19 150:16 163:3 164:22 167:20 170:23 171:6,18 173:20 178:3 198:15 systems 83:7 117:25 119:11 162:5	tab 77:1,1 85:8,9 93:5 97:18 114:9 120:8 128:18,18 table 74:10 86:13,25 87:5 94:6,11 187:13 tactics 121:20 tagging 94:15,16 take 4:11 23:15 25:14 33:22 37:10 51:14 68:7 77:9,16 84:23 93:17 97:6 99:23,24 110:5 114:24 130:6 133:15 145:19 164:7 171:22 172:21 174:15 176:8 195:9 204:10 205:19 taken 1:20 4:15 10:20,22 79:10 92:1 188:7 takes 30:7 talk 40:21 54:5 73:23 89:17,19 100:21 102:14 108:17 121:3 204:16 talked 42:17 52:21 80:16 92:7 141:12 184:21 203:17 talking 9:12 18:13 67:25 73:24 74:1 88:7	181:7 tax 113:25 160:10 183:24 184:22,23 185:3 185:4,5 186:14 taylor 3:3 5:21 205:2,15 taylor.crousillac 3:6 team 17:24 35:3 35:6,12 36:19 38:14 39:20 41:12 43:1 45:22 49:18 50:5 52:23 53:4 54:1,1 55:17 56:21 62:6 65:10,12,15 67:20 68:1 70:25 71:6,7 83:25 84:7,16,18 87:9 88:13,19 96:3 98:17,19,25 99:1,10 100:17 105:18,22,25 107:10 108:18 114:24 117:2 119:11,18 132:2 133:1 team's 107:19 teams 30:22,25 33:17 38:11 88:21 92:22,22 99:21 117:5 technology 4:22 146:9 tell 7:1 29:22 33:21 35:5	38:18 61:4 63:15 65:4 67:22 73:9 86:13 92:3 102:23 106:2 116:5 132:23 134:15 137:25 138:8,13 140:12 140:12 142:18 150:9 152:1,19 154:17 157:25 159:22 183:20 183:25 202:14 202:19 203:7 telling 104:3 116:15 187:17 template 19:18 19:23 20:3 133:2 templates 20:10 134:12 ten 15:18 51:14 186:25 term 27:21 35:24 51:7 60:6 110:25 117:11 131:17 148:23 148:25 156:2 187:24 188:9 202:21 terminate 66:6 termination 195:7 terms 15:4 188:11 testified 7:9 11:2 45:13 95:19 101:18 102:8,13
t			
t 208:11 213:3,3			

[testified - transcribed]

Page 42

140:5	things 32:1	tier 53:24,25	147:3 205:9
testify 22:24	43:17 45:12	54:8	told 44:24 59:24
24:14 27:25	52:4 54:12	time 1:17 5:9,10	91:16 163:5
50:23 80:22	56:17 57:13,13	7:21 8:5 9:4,7	171:24
88:25	57:18,20 58:2	9:12,22,23 10:16	ton 69:22
testifying 6:16	71:11 80:20	44:3 51:20,23	tool 36:2 37:16
8:13,15 10:1	117:10 128:15	58:1,1 62:5,7	59:19 60:9 87:8
24:6	146:7 175:7	66:3 77:23 78:7	89:13,15,18
testimony 18:7	think 8:25 9:11	88:15 96:15,22	121:21
20:22 49:2 63:6	13:5 18:21	96:24 97:11,14	tools 94:6
77:12 81:11	20:25 21:19	119:25 120:3	top 75:12,25
95:25 141:21	45:13 48:16	144:7,10 148:12	87:12 94:4
157:9 205:9	56:11 57:12	152:12 164:7	109:17 120:15
212:9,18 214:8	76:15 80:8	179:14,15 185:1	132:21 133:18
text 19:24 20:11	81:10 85:4 91:2	186:25 204:14	133:21 156:23
thank 7:5 79:6	95:19 96:4,25	204:18,21 205:8	187:19
143:20 159:7,16	102:2 103:9	212:19	topic 27:25
160:17 161:17	134:11 137:2	timeframe 212:8	87:14 89:10
164:8,24 165:6	141:11 144:22	timeline 66:17	topics 23:20,21
165:21 166:23	145:15 157:15	66:21	23:22 24:3,6,9
167:21 168:22	158:16 173:8	times 7:19 8:1	24:11,13 27:24
169:21 171:10	181:7 182:10	15:13,17 69:6,7	46:16 59:12
177:19 193:16	188:12 190:24	69:8 89:25	76:14 80:21
193:23 194:17	192:14 193:6	163:23	tossed 202:20
197:14 201:2	205:5,12	tip 109:14	total 14:15 15:16
204:13 205:10	third 23:18	title 11:11 32:16	totally 166:6
205:11	24:17,21 135:16	today 4:25 15:21	touching 40:15
thanks 164:9	153:24 180:1	18:7 21:1 22:8	track 66:20
165:8,19	187:21 208:19	24:6,14 28:1	164:5 166:3
themes 90:5	thought 102:2	69:22 88:25	trained 126:3,4
theoretically	163:8 172:19	89:2 96:19 98:6	126:9
105:8	191:3	101:6 123:10	training 70:14
thereof 207:11	thousand 126:13	152:15 157:9	70:15,16 125:20
thing 75:1 76:18	three 136:25	167:8 186:25	125:25
145:21 153:7	138:2,22	194:1 202:2	trainings 70:23
155:8 157:23	ticket 84:6	204:14	transcribed
171:3	109:18	today's 15:6	159:5 161:25
		81:11 132:18	165:17 166:21

[transcribed - um]

Page 43

193:13 transcript 3:21 129:20 205:18 205:25 207:6 212:6,20 214:5,8 transfer 45:23 transferred 65:14 treatment 73:13 141:3 202:18 treatments 118:15 196:1 tree 93:25 trial 11:2 true 207:7 214:8 truth 7:2,2,3 try 103:6,6 164:5 trying 74:15 158:5 189:20 tse 77:5 78:13 79:4 209:13 turn 109:22 144:3 twenty 65:1 two 24:3 30:24 32:6 46:20 60:20 67:21 121:8 136:25 141:19 188:11 type 30:11 58:6 88:21 117:18 121:10 147:12 147:17 types 10:10 57:12 58:10 67:21 117:19 141:17,20	typically 31:23 32:17 48:14 135:3 148:21 typo 171:17 u u 16:9 ub 42:14 ubh 13:3,3 24:7 27:3 29:25 30:23 32:9 33:1 34:22 35:12,14 36:18 37:5 41:2 41:4 42:4,7,18 42:22 43:11 51:4,8 55:11 70:16 71:2 77:24 78:9 80:10,18 81:7,17 81:24 82:5 83:20 88:16 89:18 90:6 94:2 98:25 99:6,8,18 101:4,17,24 102:9 104:18 106:6 108:13 110:15 112:3 114:3 116:11,20 118:5,8 119:17 123:3 126:11 132:7 133:6 135:3 142:25 143:2 145:10 149:13 155:7 159:3 166:18 183:6 185:3 186:3 193:8,10 209:4	ubh's 23:25 48:6 102:2 ubh000003448 143:4 210:24 ubh000003449 143:7 211:2 ubh000003462 143:14 211:10 uh 93:7 172:4 194:23 197:22 200:21 201:5,18 uhc 28:10 36:25 37:16 41:1,12,19 42:11,21,24 43:6 43:14 46:3,6,8 46:16 50:2 55:15 75:15,16 77:3,3 78:21 80:7,7,14,17 82:6 83:2 85:10 85:11 88:14 93:15,17,25 96:4 97:21,21 98:2 99:8,18,23 100:4 100:16 101:22 102:4,10,16 103:19,22,24 104:14,17 105:4 105:18,24 106:3 106:15 110:3,9 110:12 113:19 114:2,6,10,12 116:9,20 120:15 120:15 122:23 128:10 129:11 129:11 131:9 132:6 133:2,23 133:23 137:18	139:2 141:24 142:4 146:18,19 147:9 152:4,18 154:16,22 157:4 187:2 192:24 193:3 210:16 uhc's 105:12 121:20 139:2 141:24 uhc000006711 128:22 210:10 uhc000006726 131:6 uhc000006733 210:14 uhc000006754 131:10 210:18 uhc000006772 131:13 210:21 uhc000015188 114:15 210:3 uhc000019777 75:6 209:10 uhc000030972 86:8 209:18 uhc000033374 77:6 209:14 uhc000033821 93:10 209:20 uhc000071826 97:23 209:23 uhc000079441 120:11 210:7 uhc000301506 143:11 211:7 um 162:23 166:8 177:16
--	--	--	---

[unable - verification]

Page 44

unable 54:2 undergo 40:23 underneath 112:25 understand 28:5 45:24 47:16,17 59:4 60:20 74:16 78:2 88:6 93:22 96:16,23 104:1,3 105:3 115:17 125:10 139:13,16 140:4 140:16 184:9 190:19 192:21 understanding 14:20,23,24 24:5 28:2 35:16 36:7 36:11 49:19 50:12 62:1 65:6 94:5 155:3 179:13 187:24 190:18 191:15 understood 56:6 102:3,4 undertaken 72:17 unet 30:16,18,19 31:7 82:22 unfortunately 166:6 unintelligible 196:25 unit 4:13 90:21 98:10 106:13 108:22 110:6 113:12 131:23 132:5	united 1:1,8,8,14 3:7 4:16,17 5:25 8:16 10:2,3,6 12:13,16,20 22:2 22:14 25:17,24 26:5,10 27:14 28:6,11,16,24 29:13,18 33:22 38:24 39:3 40:8 42:7,11 45:20 48:1 49:18 51:7 60:15 71:2 72:15,19 75:19 76:6,22 82:10,12 107:24 115:22 117:16 122:8 128:8,19 132:22 132:25 138:1 139:14,24 148:24 154:10 154:13 184:22 188:17 202:7,9 204:25 208:21 208:25 212:4 213:1 214:1 unitedhealthcare 11:20,21 12:1,7 12:12 13:2 16:3 16:22 17:7,11,16 17:19,22 18:3 25:24 26:10 28:10,17 29:2,9 29:12,13,18,24 30:21,23 37:14 38:3,22 39:7 45:20 54:20,24 55:11 63:5 70:15 72:16	79:16 131:22 132:21 133:8,17 149:13 156:8,10 188:25 unitedhealthca... 72:20 83:7 units 56:25 58:4 66:17 111:22 unsure 61:13 140:6 unusual 57:4 upcoding 57:14 update 87:17 110:17 164:20 updated 198:15 updates 128:13 128:14 upheld 105:21 upload 25:15 129:10 uploaded 130:18 133:12 uploading 159:2 159:2 upper 146:17,20 use 36:3 56:17 59:19 73:13 86:3 88:19 89:12 94:7 107:20,21 121:20 133:2 137:12 148:24 155:8 177:17 201:24 uses 51:8 64:2 64:16 83:6 87:9 96:3	usual 170:14 177:17 182:8,21 183:7,10,21 186:14 202:21 203:17 204:4 usually 162:24 179:13,16 utah 176:10 195:14 utilize 30:20 31:7 utilized 36:9 128:9
			v
			v 212:4 213:1 214:1 valid 92:5 valsecchi 1:21 5:1 207:3,22 variables 66:18 variations 32:2 various 70:20 134:12 vast 92:4 vendor 20:14 45:25 106:24,25 113:13 vendors 139:2 141:24 verification 50:23 51:1,10 59:14,16,18 66:7 68:8,8 69:1,4,12 88:25 89:22,24 91:16,24 92:19 125:18 126:22 143:3,6,13,23

158:10 180:16 181:14,16 184:5 185:2 210:22,25 211:8 verifications 88:10 92:5 verify 36:3 100:13 107:12 212:9 verifying 91:5 veritext 4:23 5:1 25:9 85:22 212:14,23 veritext.com 212:15 versus 4:16 32:3 vett 122:22 viant 60:6,8,16 60:23 61:1,5,12 61:16,17,21,23 62:21,25 63:5,7 63:11,15,18,22 63:22 64:10 72:8 99:13 101:1 106:19,20 106:25 108:2,5 108:15 113:14 121:14 122:3,9 138:15,17,19,23 150:6 156:24 157:3,10,18 180:7 viant's 121:20 vice 11:12 90:6 video 4:10,14 8:24 96:8 143:25 145:11 145:17 159:4	161:24 165:9,16 166:14,20 180:10 193:12 202:3 videographer 3:19 4:1,24 7:6 9:3,7 51:19,23 97:10,14 119:24 120:3 144:6,10 145:25 204:17 204:21 205:7 videotaped 1:13 view 164:23 viewed 104:4,6 viewing 113:25 virro 14:13 virtual 4:22 virtually 4:5 virtue 141:2 visit 122:6 178:7 195:15 196:7,19 vmware 121:9 volume 128:3 vs 1:7 vtc 1:13,15,22 2:5,11,16,22 3:3 3:9,14,18 w w 40:4 wait 144:14 177:22 179:19 waiting 74:23 164:11 197:15 201:3 waive 205:25 waiving 57:16	walk 90:1 109:8 want 54:5 74:21 77:1 79:7 85:1 87:13 95:3 111:10,13 115:6 115:8 130:16 144:13 146:4 153:6 162:16 173:13 180:24 205:13 wanted 52:2,4 55:18 86:11,13 89:17 90:8 96:9 99:21 129:12 159:18 167:9 wants 62:1 205:13 warm 65:14 washington 2:7 2:18,23 3:10 waste 13:14 56:14 waterfall 137:8 137:24 138:23 153:13 way 25:10 26:20 67:1 83:22 92:24 109:25 117:17 129:10 151:2,10,25 162:7 166:2 195:8,15 202:9 203:10 ways 93:2 we've 51:13 108:8 130:4 134:7 144:15 177:1	web 113:1 website 195:16 welcome 161:19 165:1,8 171:14 welfare 143:10 187:4 211:4 wemhoff 2:21 5:17 142:25 143:16,20 144:23 145:2,5,9 145:23 158:23 159:1 165:10 166:15,17 193:8 193:10 went 19:19 weck 14:13 wheel 75:1 witness 4:8 6:6 6:16,17 7:4 8:13 15:11 16:8 19:22 21:6 23:7 28:16 29:17 31:2,14,21 32:19 32:23 34:4,11 38:9 41:23 42:1 42:13 43:14 44:12 46:13,23 47:16,23 49:3,15 49:22 50:16 52:9 54:23 55:14 58:25 60:19 61:25 62:23 63:9,24 66:16 68:18 70:6,19 71:14 72:4,10,24 73:5 74:23 75:2 78:11 79:21,22
---	---	---	--

[witness - zip]

Page 46

80:3,13 81:2,21	183:13 184:16	wrong 38:20	zip 195:14
82:3,17,18 83:10	185:8,16 186:8	x	
83:16,25 84:25	186:20 188:2,22	x 74:3,3 208:1,11	
85:18,20 86:4,21	190:24 191:11	xlsx 76:3	
89:12 90:18	191:19 192:8	xxx 113:1	
91:7,21 92:17	202:25 203:7,23	y	
93:6,8 94:11	204:11 205:23	y 16:9 159:15	
95:17 96:1 97:2	207:12 212:8,10	167:6	
97:19 100:4	212:12,19	yeah 29:25 41:4	
101:8,15 102:3	wizards 158:19	57:24 65:2	
102:18,19 103:1	wondering	74:17 75:9,25	
103:6 104:9,21	77:14	96:8,23 97:20	
105:15 106:9	word 40:1 47:5	102:19 103:1	
107:9,18 112:16	worded 24:3	129:3 130:18	
112:20 113:11	work 12:6 38:7	145:14,21 146:7	
114:5,11 116:1	38:19 41:12	150:14 153:23	
117:23 118:10	50:6 53:13	158:24 159:25	
118:18,24 119:5	54:16 55:22	164:2,14 166:11	
119:15,20	56:21 67:20	169:6 171:1	
122:13,22 123:6	109:4 113:14	173:1,3,17,23	
123:21 124:14	127:15 158:9	174:13 179:23	
124:21 125:9	worked 146:4	181:3 204:13	
126:19 127:1,14	working 117:5	year 162:7	
127:23 128:6	145:23	176:23,25	
129:15 130:1	works 10:3 46:1	199:13,17,18	
133:13 134:15	78:23 134:22	years 11:16,22	
135:6 136:3	152:23 153:9	12:6,9,11 14:1	
138:13 139:9,19	156:23 157:16	96:13 122:18	
140:9,20 142:3	158:2 187:14,20	yep 86:11 189:23	
142:11,17 149:2	188:14	yesterday 163:4	
149:17 150:14	wrap 49:7	ygr 1:7 4:20	
150:23 151:5,13	155:13	york 1:10	
153:12 154:6,8	write 20:4 43:5,9	z	
154:21 155:7,16	43:11 80:16	z 53:7 64:25	
155:22 156:4,13	written 22:16	zedelsky 64:24	
156:19 157:2,6	108:18,22,25	zibilski 52:23	
157:12,23 158:8	109:1	53:7 64:25	
182:5,24 183:5			

California Code of Civil Procedure

Article 5. Transcript or Recording

Section 2025.520

(a) If the deposition testimony is stenographically recorded, the deposition officer shall send written notice to the deponent and to all parties attending the deposition when the Original transcript of the testimony for each session of the deposition is available for reading, correcting, and signing, unless the deponent and the attending parties agree on the record that the reading, correcting, and signing of the transcript of the testimony will be waived or that the reading, correcting, and signing of a transcript of the testimony will take place after the entire deposition has been concluded or at some other specific time.

(b) For 30 days following each notice under subdivision (a), unless the attending parties and the deponent agree on the record or otherwise in writing to a longer or shorter time period, the deponent may change the form or the substance of the answer to a question, and may either approve the transcript of the deposition by signing it, or

refuse to approve the transcript by not signing it.

(c) Alternatively, within this same period, the deponent may change the form or the substance of the answer to any question and may approve or refuse to approve the transcript by means of a letter to the deposition officer signed by the deponent which is mailed by certified or registered mail with return receipt requested. A copy of that letter shall be sent by first-class mail to all parties attending the deposition.

(d) For good cause shown, the court may shorten the 30-day period for making changes, approving, or refusing to approve the transcript.

(e) The deposition officer shall indicate on the original of the transcript, if the deponent has not already done so at the office of the deposition officer, any action taken by the deponent and indicate on the original of the transcript, the deponent's approval of, or failure or refusal to approve, the transcript. The deposition officer shall also notify in writing the parties attending the deposition of any changes which the deponent timely made in person.

(f) If the deponent fails or refuses to approve the transcript within the allotted period, the

deposition shall be given the same effect as though it had been approved, subject to any changes timely made by the deponent.

(g) Notwithstanding subdivision (f), on a seasonable motion to suppress the deposition, accompanied by a meet and confer declaration under Section 2016.040, the court may determine that the reasons given for the failure or refusal to approve the transcript require rejection of the deposition in whole or in part.

(h) The court shall impose a monetary sanction under Chapter 7 (commencing with Section 2023.010) against any party, person, or attorney who unsuccessfully makes or opposes a motion to suppress a deposition under this section, unless the court finds that the one subject to the sanction acted with substantial justification or that other circumstances make the imposition of the sanction unjust.

DISCLAIMER: THE FOREGOING CIVIL PROCEDURE RULES ARE PROVIDED FOR INFORMATIONAL PURPOSES ONLY. THE ABOVE RULES ARE CURRENT AS OF APRIL 1, 2019. PLEASE REFER TO THE APPLICABLE STATE RULES OF CIVIL PROCEDURE FOR UP-TO-DATE INFORMATION.

VERITEXT LEGAL SOLUTIONS
COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

Veritext Legal Solutions is committed to maintaining the confidentiality of client and witness information, in accordance with the regulations promulgated under the Health Insurance Portability and Accountability Act (HIPAA), as amended with respect to protected health information and the Gramm-Leach-Bliley Act, as amended, with respect to Personally Identifiable Information (PII). Physical transcripts and exhibits are managed under strict facility and personnel access controls. Electronic files of documents are stored in encrypted form and are transmitted in an encrypted fashion to authenticated parties who are permitted to access the material. Our data is hosted in a Tier 4 SSAE 16 certified facility.

Veritext Legal Solutions complies with all federal and State regulations with respect to the provision of court reporting services, and maintains its neutrality and independence regardless of relationship or the financial outcome of any litigation. Veritext requires adherence to the foregoing professional and ethical standards from all of its subcontractors in their independent contractor agreements.

Inquiries about Veritext Legal Solutions' confidentiality and security policies and practices should be directed to Veritext's Client Services Associates indicated on the cover of this document or at www.veritext.com.